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REPORT
OF THE
Registrar of Friendly
Societies
OF
Ontario
—
1922

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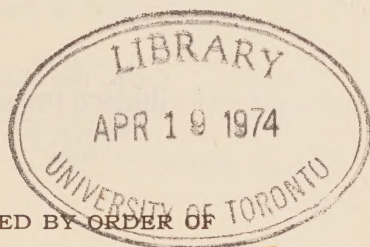
REPORT

Government
Publications

OF THE

Registrar of Friendly Societies

TRANSACTIONS FOR THE YEAR 1922



PRINTED BY ORDER OF
THE LEGISLATIVE ASSEMBLY OF ONTARIO



TORONTO:

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1923

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1922



TO HIS HONOUR HENRY COCKSHUTT,
Lieutenant-Governor of the Province of Ontario.

MAY IT PLEASE YOUR HONOUR:

The undersigned has the honour to present the Report of the Registrar of Friendly Societies for the year ending 31st December, 1922.

Respectfully submitted,

W. F. NICKLE,
Attorney-General.

Toronto, 1st October, 1923.

40081
WITHDRAWN

TO THE HONOURABLE W. F. NICKLE, K.C., M.P.P.,
Attorney-General of Ontario.

Sir:—

I have the honour to submit herewith the Thirty-fourth Annual Report of the Registrar of Friendly Societies for the year ended 31st December, 1922. The statements printed in this report include not only the statements of friendly societies which undertake life insurance contracts, but also those of the sick and funeral benefit societies. Of the former there are sixteen and the statements of their affairs are printed in the first fifty-five pages of the report. They are also required to file, annually, actuarial balance sheets with the Department, and a summary of these valuations is printed as an appendix to this report.

The sick and funeral benefit societies are, by statute, limited in the liability they may undertake to amounts of \$200.00 payable in the event of death, and weekly benefits of \$10.00 per week payable to disabled members. The Department is planning to reduce printing required for this report next year by summarizing the sick and funeral benefit society statements in schedule form. It is hoped that this will enable the inclusion of the whole report with that of the Superintendent of Insurance hereafter.

The most important fact in fraternal society history of the last year, has been the application of The Ontario Insurance Amendment Act 1921 (11 Geo. V, Chap. 60) dealing with the life insurance contracts of friendly societies. It is this legislation that imposes the requirement of the annual valuations of insurance contracts above mentioned. In cases in which the valuation by the actuary of the society shows that the society cannot provide for payment of its insurance contracts at maturity without abatement or without increase in existing rates of contribution, the legislation provides for the securing of a readjustment of such contracts by a procedure involving the following stages: First, the consideration by the Registrar of Friendly Societies of the valuation filed and a report thereon to the Minister; second, a request of the Minister addressed to the society to take such steps as might be necessary to enable the society to assure its members and the public generally that it would be able to fulfil its contracts at maturity; third, the consideration of this request by the executive and actuary of the society, and the submitting by them to the society of definite recommendations to secure the necessary readjustment; fourth, action by the society on the recommendations of the executive and actuary in pursuance of the request; fifth, in the event of the rejection of the recommendations by the society, a report of the fact by the Registrar to the Minister and the appointment by the Minister of a statutory readjustment committee charged with the duty of investigating the financial affairs of the society and of formulating a plan for the necessary readjustment and drafting the amendments to the constitution and laws of the society appropriate thereto; sixth, the filing of the report of the readjustment committee in the office of the Registrar of Friendly Societies, the report becoming thereby automatically effective, pursuant to the statute.

The first valuations of the societies filed with the Department in 1922 showed that some half-dozen of the societies would require to make readjustments of their contracts or rates in order to put themselves upon a sound financial basis. Some of these societies have effected voluntary readjustments of their affairs without the intervention of the Department. In other cases it was necessary to invoke the authority of the statute. Two important societies are at the present time passing through the stages above enumerated and in some other cases the way is being prepared for the necessary application.

The readjustment committee appointed in the case of The Canadian Order of Foresters has just filed its financial report at the time of this writing and the readjustment thereby effected will go into force in that society on the 1st of January, 1924. The report of the committee bears evidence of the careful and minute survey made of the financial position of the society and also of the broad and sympathetic view taken of the history and spirit of the society. I believe the report is the happiest solution that could be found for the financial problems of the society and I have every reason to hope that the readjustment will be accepted by members of the society in a sympathetic spirit. Effect has been given by the report to the favourable mortality experience of the society, to the high interest earning power of its investments and to the desire of all fraternalists to deal generously with the older members of the society.

The Canadian Order of Chosen Friends has also advanced through the earlier stages above mentioned to the appointment of the statutory readjustment committee and at this writing it seems probable that the work of that committee can be finished in sufficient time to allow its report to become effective on January 1st, 1924.

It is a pleasure to report that the Sons of England Benefit Society has voluntarily brought about a readjustment of its rates as recommended by its actuary.

The foregoing is a very important record of substantial progress made in reconstruction of the fraternal insurance system in Ontario, and the prospect is that at an early date I shall be able to report that every friendly society subject to the legislative control of the Province is established upon a basis to command public confidence so far as its contracts of life insurance are concerned.

Yours faithfully,

V. EVAN GRAY,

Registrar of Friendly Societies.

Toronto, 29th September, 1923.

THE ANCIENT ORDER OF UNITED WORKMEN OF THE PROVINCE OF ONTARIO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, TORONTO, ONTARIO.

Organized 18th February, 1879, and incorporated in Ontario 11th August, 1879.

The Executive officers of the Society at the 31st December, 1922, were as follows:

R. G. Graham, Grand Master Workman. Ottawa.
F. G. Inwood, Grand Recorder-Treasurer. Toronto.

I. Currency of Insurance Certificates.

Amount covered by contracts other than endowments, or for sick or funeral benefits at 31st December, 1922, \$9,769,961.27.

II. Movement in Insurance Certificates.

- (a) Contracts for endowments or benefits in the nature thereof.—None.
(b) Contracts for insurance other than endowments, sick benefits or funeral benefits.

	Number.		Amount.	
			\$	c.
Number of contracts in force 31st December, 1921.	10,541		10,247,703	04
Number of contracts taken during 1922 new or renewed.	278		167,250	00
Add amount by which various certificates were increased during 1922.			3,000	00
Gross number of contracts in force at any time in 1922.	10,819		10,417,953	04
Deductions:	Number.	Amount.		
			\$	c.
Contracts matured in 1922.	267	298,829	07	
Contracts lapsed in 1922.	480	348,393	58	
Contracts surrendered.				
Reduction of certificates.		769	12	
Total deductions extended	747	647,991	77	
Net contracts in force 31st December, 1922.			10,072	9,769,961 27
No. of certificate holders in good standing.			9,596	9,380,275 18
No. temporarily suspended.			476	389,686 09
Grand total of certificate holders, 31st December, 1922.			10,072	9,769,961 27

III. Funeral Benefits.

Funeral benefits are undertaken by the Grand Lodge, total membership of which is 717.
Number of members who died during 1922, 7.
Amount of funeral benefits paid in 1922, \$210.00.

IV. Sick Benefits.

Sick benefits are undertaken by the Grand Lodge.
Number of members who received sick and funeral benefits during 1922, 108.
Amount of benefits paid in 1922, in respect of sick members, \$2,262.66.
Number of weeks' sickness experienced in 1922, 521 3/7.
Amount of cash to credit of Sick and Funeral Benefit Fund, 31st December, 1922, \$19,072.75

V. Assets.

Bonds, debentures, etc.....	\$ 1,820,483 81
Cash on deposit to Society's credit, not drawn against, in the following chartered banks:	
Imperial Bank, Toronto, Beneficiary Fund.....	55,279 51
Imperial Bank, Toronto, General Fund.....	1,954 99
Imperial Bank, Toronto, Sick Fund.....	4,072 75
Assessments called but not yet payable.....	34,534 69
Interest due and accrued.....	21,018 83
Total assets of Life Insurance Fund (not extended).....	\$ 1,906,101 13
" Sick and Funeral Fund (not extended).....	19,411 03
" General and other Funds (not extended)....	12,822 60
All other assets.....	990 18
Total assets.....	<u>\$ 1,938,334 76</u>

VI. Liabilities.

Amount of claims supposed or reported, or unadjusted.....	\$ 19,509 93
Amount of all other liabilities.....	59 87
Total liabilities.....	<u>\$ 19,569 80</u>

VII. Miscellaneous.

Actions or proceedings instituted by or against the Society during 1922.—None.
 Assessments are made for purposes of life insurance certificates monthly.
 Twelve such assessments were made in 1922, each being payable on or before the last day of the month for which levied.
 Registers are kept for the purposes of insurance certificates or benefits.
 The Society's accounts were audited quarterly during 1922.
 Names and addresses of the auditors for 1922 were as follows: Charles G. Knott and Albert E. Hagerman, Toronto.
 No changes were made in by-laws during 1922 in relation to insurance certificates.
 Amount of Bond of Grand Master Workman, \$5,000.00.
 Amount of Bond of Grand Recorder Treasurer, \$20,000.00.
 Number of members in force in Ontario, 10,072.
 Amount of insurance in force in Ontario at 31st December, 1922, \$9,769,961.27.
 Number of members in Ontario who died during 1922, 267.
 Amount of death benefits paid to Ontario members during 1922, \$315,984.90.

VIII. Cash Receipts.

Cash balance from 1921 (not extended), \$45,926.75.

Cash received during 1922 from:

Supplies.....	\$ 177 70
Assessments.....	395,204 19
Per capita tax.....	20,842 17
Changing certificates, etc.....	72 00
Interest.....	92,823 66
Cash received from repayment of investments (not extended) \$31,425 52	

Total Receipts	<u>\$ 509,119 72</u>
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IX. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:

Fraternal association.....	\$ 45 00
Law costs.....	25 50
Registration fee.....	150 00
Rent of drawer, Trust Company.....	75 00
Organization expenses.....	5,318 95
Travelling expenses.....	229 06
Rent, light, heat and taxes.....	1,231 47
Salaries, officers' and auditors' and actuary's fees.....	4,822 35
Medical examiner's salary and expenses.....	510 00
Clerk hire.....	6,355 00
Official Journal.....	2,112 03
Printing, stationery and advertising.....	540 26

Postage telegrams, and express.....	855 54
Premiums for guaranteeing lodge officers.....	180 56
Other management expenses.....	141 00
Total expenses of management.....	\$ 22,591 72

(b) Miscellaneous Expenditure.

Life insurance claims paid.....	315,984 90
Funeral benefits.....	210 00
Sick benefits.....	2,262 66
For investments (not extended), \$184,115.46.	
Total expenditure.....	\$ 341,049 28

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1922.

Attained ages	Number of members Col. 1	Amount of insurance Col. 2	Amount of monthly payments Col. 3	Number of deaths during year Col. 4	Death losses incurred during year Col. 5
		\$ c.	\$ c.		\$ c.
16-24	275	176,656 20	193 92		
25-29	267	200,759 55	219 15	3	2,440 57
30-34	447	343,410 05	389 13	3	1,110 25
35-39	529	413,412 89	524 01	1	503 11
40-44	710	561,344 52	828 44	3	2,132 11
45-49	891	765,405 47	1,320 36	4	4,054 75
50-54	1,122	1,056,614 21	2,211 22	6	6,042 54
55-59	1,452	1,500,819 38	3,931 02	29	34,288 64
60-64	1,693	1,877,819 72	6,308 88	42	50,645 16
65-69	1,547	1,699,791 54	7,507 86	67	75,130 55
70-74	769	815,847 73	4,995 81	68	79,675 34
75-79	290	285,090 84	2,502 80	28	30,895 37
80-84	62	59,667 31	716 19	13	11,910 68
85 and over	18	13,321 86	225 42		
Totals...	10,072	9,769,961 27	31,874 21	267	298,829 07

THE GRAND COUNCIL OF THE CANADIAN ORDER OF CHOSEN FRIENDS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, 7 HUGHSON STREET, S., HAMILTON, ONT.

Organized, 28th March, 1887, and incorporated in Ontario, 1st June, 1887.

The Executive officers of the Society at the 31st December, 1922, were as follows:

John L. Davidson, Grand Councilor.....Toronto.
Wm. Benson, Grand Vice-Councilor.....Toronto.
Dr. J. W. Edwards, Past Grand Councilor.....Cataraqui.
Wm. F. Montague, Grand Recorder and Treasurer.....Hamilton.
John L. Archer, Grand Representative.....Toronto.
A. W. Richardson, M.D., Grand Representative.....Kingston.
Albert Chevalier, Grand Representative.....Montreal.
James B. Ferguson, Grand Representative.....Ottawa.

I. Currency of Insurance Certificates.

Amount covered by endowment contracts.—None.
Amount covered by insurance at 31st December, 1922, \$22,851,443.57.

II. Movement in Insurance Certificates.

(b) Contracts for insurance other than endowments, sick or funeral benefits.

	Number.	Amount.
		\$ c.
Contracts in force 31st December, 1921.....	26,376	23,645,842 67
Add contracts taken 1922, new and renewed.....	526	288,250 00
Add amount by which various certificates were increased during 1922.....		9,077 00
Gross number and amount of contracts on foot at any time during 1922.....	26,902	23,943,169 67
Deductions:	Number	Amount.
		\$ c.
Contracts matured in 1922.....	421	415,164 60
Contracts lapsed in 1922.....	895	549,977 00
Contracts surrendered in 1922.....	113	37,056 00
Contracts cancelled (decreased).....		1,044 00
Add to above deductions the amount by which various certificates still on foot were reduced in 1922.....		88,484 50
Total deductions.....	1,429	1,091,726 10
Net contracts on foot 31st December, 1922.....	25,473	22,851,443 57
Temporarily suspended.....	278	190,801 00
Number of certificate holders in good standing at 31st December, 1922	25,195	22,660,642 57

III. Funeral Benefits.

The Grand Lodge undertakes funeral benefits.
The total membership of this branch, 31st December, 1922, 6,781.
Number of members who died during 1922, 63.
The total amount of funeral benefits paid during 1922, \$3,300.00.
The total amount of cash standing to credit of Sick and Funeral Benefit Fund, \$169,157.82.

IV. Sick Benefits.

The Grand Council undertakes sick benefits.

Number of members who received sick benefits during 1922, 1,113.

The total amount of sick benefits paid in 1922, \$27,829.05.

The number of weeks' sickness experienced in 1922, 6,955 2/7.

Total amount of cash standing to the credit of the Sick and Funeral Benefit Fund at 31st December, 1922, was \$169,157.82.

The number of females who received benefits in respect of sickness during 1922 was 347, and the average weeks of illness, 7.43.

The number of males who received benefits in respect of sickness during 1922, was 766, and the average weeks of illness, 5.7.

V. Assets.

Bonds, debentures and securities.....	\$ 1,064,663 17
Cash on deposit to Society's credit, not drawn against, in the following chartered banks:	
Bank of Hamilton, Hamilton, Ont., Life Insurance Fund Account.....	32,516 16
Bank of Hamilton, Hamilton, Ont., Sick Benefit Fund Account.....	11,901 82
Bank of Hamilton, Hamilton, Ont., General Fund.....	14,671 23
Bank of Hamilton, Hamilton, Ont., Guarantee Fund.....	1,000 00
Bank of Hamilton, Hamilton, Ont., Child Insurance Fund.....	746 77
Bank of Hamilton, Hamilton, Ont., 20 year pay Life Fund.....	1,091 21
Dues and assessments called, but not yet payable, estimated at.....	37,257 04
Interest due and accrued.....	56,961 14
Amount due under liens on certificate re errors in age.....	2,596 04
Outstanding accounts, less provision for bad debts.....	601 08
Per capita tax of last month of 1922, estimated at.....	2,500 00
Supplies, etc., stock.....	5,085 80
Office furniture, etc., less amount written off for depreciation.....	1,236 33
Total assets of Life Insurance Fund (not extended).....	\$ 1,022,748 81
Total assets of Sick and Funeral Fund.....	177,414 14
Total assets of Guarantee Fund.....	1,124 42
Total assets of General and other Funds.....	26,818 60
Total assets of Child Insurance Fund.....	5,121 82
Other assets (detailed in memo.).....	400 00
Total assets.....	\$ 1,233,227 79

VI. Liabilities.

Investment Reserve Fund.....	\$ 56,000 00
Amount of claims supposed.....	72,988 20
All other liabilities.....	2,449 28
Total liabilities.....	\$ 131,437 48

VII. Miscellaneous.

Assessments are made for purposes of insurance certificates monthly, and are payable 30 days before the first day of each month, without notice; twelve of such assessments were made during 1922.

The Society's books were duly audited on February 13th, May 1st, July 31st and November 13th, 1922.

The following books of record and account are kept for purposes of insurance certificates or benefits: Life Insurance Registers, Sick Benefit Certificate Registers, Registers of Claims, Bonds, etc., Cash Books, Daily Balance Book, Ledgers, Journal, Quarterly report Book, Book of Statistic, Statistical Cards, and Card Ledgers.

The names and post office addresses of the auditors for 1922 were as follows: Chas. L. Bass, Toronto; A. M. Legg, London.

No changes were, during 1922, made in the organization or management of the Society in relation to insurance certificates or benefits.

No changes were, during 1922, made in the Constitution and Laws, in relation to insurance certificates or benefits.

Amount of bonds of Grand Secretary-Treasurer, \$7,000.00.

Number of members in Ontario at 31st December, 1922, 21,112.

Number of certificate holders in Ontario at 31st December, 1922, 21,112.

Amount of insurance in force in Ontario at 31st December, 1922, \$19,461,865.97.

Number of members in Ontario who died during 1922, 373.

Amount of death benefits paid to Ontario members during 1922, \$365,861.89.

Amount of disability benefits paid to Ontario members during 1922, \$86,391.30

VIII. Cash Receipts.

Cash balance for 1921 (not extended), \$83,068.68.

Cash received during 1922 from:

Assessments 20 year pay life.....	\$	2,998	74
Assessments in Life Insurance Department.....		393,140	18
Assessments in Sick Benefit Department.....		36,853	80
Assessments in Child Insurance Department.....		1,446	16
Per capita tax.....		33,575	08
Supplies sold and certificate fees, etc.....		1,532	11
Interest.....		58,310	32
Premium for guarantee of lodge officers.....		619	91
All others.....		22	00

Cash received from investments (not extended), \$88,316.08.

Total receipts.....	\$	528,498	30
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IX. Cash Expenditure

(a) Expenses of Management

Cash paid during 1922 for:

Fees to Canadian Fraternal Association.....	\$	60	00
Commission and organization account.....		10,106	43
Costs re debentures.....		280	04
Registration fees.....		355	00
Investigation of claims, etc.....		847	29
Supplies bought.....		1,744	64
Office furniture.....		141	51
Travelling expenses.....		411	27
Rent, and heat, etc.....		1,489	66
Managing officers' salaries and officers' and auditors' fees.....		7,310	45
Medical examiner's salary and expenses.....		2,680	27
Clerk hire.....		8,586	68
Official Journal.....		3,599	26
Printing.....		1,881	91
Postage, telegrams and express.....		1,992	18
Premiums for guarantee of grand officers.....		17	50
Actuary's fees.....		400	00
Caretaking and other expenses.....		249	85
All other.....		38	20

Total expenses of management.....	\$	42,192	14
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(b) Miscellaneous Expenditure.

Life insurance claims other than endowments.....	403,553	81
Funeral benefits.....	3,300	00
Sick benefits.....	27,829	05
Total disability benefits.....	88,484	50
Gratuities.....	9	06
One death in 20 Pay Life Department.....	1,000	00

Cash paid for investments (not extended), \$71,587.29.

Total expenditure.....	\$	566,368	56
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Schedule by ages of membership, amount of insurance, etc., at 31st December, 1922.

Attained ages	Number of members	Amount of insurance	Amount of monthly payments	Number of deaths during year	Death losses incurred during year
	Col. 1	Col. 2	Col. 3	Col. 4	Col. 5
		\$ c.	\$ c.		\$ c.
16-24	773	483,750 00	425 01	3	1,750 00
25-29	1,030	710,378 00	651 81	8	6,500 00
30-34	1,614	1,149,736 00	1,107 17	9	8,250 00
35-39	2,174	1,604,859 00	1,711 40	11	6,750 00
40-44	2,704	2,083,453 00	2,414 76	17	13,000 00
45-49	3,375	2,851,765 00	3,485 62	17	12,259 00
50-54	3,626	3,488,622 28	4,520 99	39	40,386 00
55-59	3,526	3,551,599 60	5,084 30	52	52,704 00
60-64	2,879	2,962,614 00	4,741 83	65	69,636 00
65-69	1,906	2,098,090 50	3,729 33	63	67,991 00
70-74	1,025	1,200,426 87	2,470 38	64	73,164 00
75-79	477	429,268 02	1,309 23	65	56,172 20
80-84	75	43,141 99	232 24	7	5,769 60
85 and over	11	2,938 31	33 37	1	832 80
Totals...	25,195	22,660,642 57	31,917 44	421	415,164 60

THE HIGH COURT OF THE CANADIAN ORDER OF FORESTERS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, 84 MARKET STREET, BRANTFORD, ONTARIO.

Organized 25th November, 1879, and incorporated in Ontario 1st December, 1879.

The Executive Officers of the Society as at December 31st, 1922, were as follows:

J. A. A. Brodeur, High Chief Ranger.....	Montreal, Que.
F. H. Davidson, High Vice-Chief Ranger.....	Winnipeg, Man.
Alf. P. van Someren, High Secretary.....	Brantford, Ont.
A. R. Galpin, High Treasurer.....	Brantford, Ont.
J. A. A. Brodeur.....	Montreal, Que.
L. H. Davidson.....	Winnipeg, Man.
W. G. Noble.....	Hamilton, Ont.
Col. W. J. Malley.....	Deseronto, Ont.
E. J. Freyseng.....	Toronto, Ont.
W. A. Hollinrake.....	Brantford, Ont.
M. D. Carroll.....	Montreal, Que.

I. Currency of Insurance Certificates.

Amount covered by contracts other than for endowment or for sick and funeral benefits, \$74,585,500.00.

II. Movement in Insurance Certificates.

- (a) Contracts for endowments or for benefits in the nature thereof.—None.
- (b) Contracts for insurance other than endowments sick benefits or funeral benefits.

	Number.	Amount.
		\$ c.
Contracts in force 31st December, 1921.....	77,068	76,898,500 00
Add contracts taken during 1922, new or increased.....	1,831	1,655,250 00
Add reinstatements.....	193	192,000 00
Gross number and amount of contracts on foot at any time during 1922.....	79,092	78,745,750 00
Deductions:	Number.	Amount.
Contracts matured in 1922.....	780	\$ 807,250 00
Contracts lapsed and cancelled in 1922..	3,582	3,351,500 00
Amount by which various certificates were reduced during 1922.....		1,500 00
Total deductions extended ...	4,362	4,160,250 00
Net contracts in force 31st December, 1922.....	74,730	74,585,500 00

III. Funeral Benefits.

The funeral benefits are undertaken by the High Court and the Subordinate Courts and the membership of this department was, at the 31st December, 1922, 48,982.
Number of members of the Sick and Funeral Branch who died during 1922, 449.
The total amount of funeral benefits paid in 1922, High Court, \$21,850.00; Subordinate Courts, \$3,618.00.
The total amount of cash standing to the credit of the Sick and Funeral Benefit Fund at 31st December, 1922, was: High Court, \$622,544.79; Subordinate Courts, \$148,353.20.

IV. Sick Benefits.

The sick benefits are undertaken by the High Court and Subordinate Courts.

Number of claims for sick benefits during 1922, 5,391.

Total amount of sick benefits paid in 1922, High Court, \$160,942.45; Subordinate Courts, \$18,694.06.

Number of weeks' sickness experienced in 1922, 35,937 2/7.

Amount paid for medical attendance during 1922 (subordinate), \$10,518.26.

Total amount of cash standing to the credit of the Sick and Funeral Benefit Fund at 31st December, 1922. See under funeral benefits.

V. Assets.

Cash value of real estate (office premises).....	\$	14,424	03
Cash value of bonds, debentures and other securities, as per list enclosed.....		7,329,871	44
Actual cash on hand as per audit statement, 31st December, 1922, \$148,353.20. (Cash mentioned in above item is held by Treasurers and Trustees of Subordinate Courts.)			
Cash on deposit to Society's credit, not drawn against, in the following chartered banks:			
Standard Bank, Brantford (current account).....		40,129	30
Standard Bank, Brantford (current account).....		56,517	89
Royal Bank, Quebec.....		5,000	00
Union Bank, Winnipeg (current account).....		14,112	05
Union Bank, Winnipeg, (current account).....		2,796	02
Interest due and accrued, S. & F. \$11,275.93, mortuary \$100,869.86.....		112,145	79
Office furniture and fixtures.....		8,704	97
Total assets Life Insurance Fund (not extended).....	\$	6,926,750	77
Total assets of Sick and Funeral Fund (not extended).....		633,821	72
All other assets.....		3,213	53
Total assets.....	\$	7,586,915	02

VI. Liabilities.

The Investment Reserve Fund.....	\$	40,000	00
Balance and General Fund.....		79,058	41
Amount of claims admitted.....		15,886	81
Amount of claims supposed or reported or unadjusted.....		184,178	32
Amount of sick and funeral benefit claims, standing unpaid or unadjusted.....		14,608	60
Amount of all other liabilities.....		2,528	58
Total liabilities.....	\$	336,260	72

VII. Miscellaneous.

Suits entered against the Society during 1922:

Rosa E. Pelletier vs. C.O.F. Supreme Court of Ontario, \$1,000.00; Defence, assured not member in good standing. Action not tried.

Assessments for purposes of life insurance certificates are made monthly.

Twelve assessments were made in 1922, payable on or before the first day of each month for the next succeeding month.

The Society's accounts were, during 1922, daily audited by resident auditors.

The following books of record or account are kept for purposes of insurance certificates or benefits: Cash Book, Record Books, Certificate Registers Insurance and Sick and Funeral Benefit Ledgers.

Names and post office addresses of the auditors for 1922 were as follows: T. E. McLellan, Galt, and E. B. Miller, Brantford.

No changes were made during 1922 in the Constitution in relation to insurance certificates and benefits.

Amount of High Secretary's bond, \$60,000; High Court Treasurer's bond, \$75,000.00

Number of certificate holders in Ontario at 31st December, 1922, 37,397.

Amount of insurance in force in Ontario at 31st December, 1922, \$37,501,000.00.

Number of members in Ontario who died during 1922, 468.

Amount of death benefits paid to Ontario members during 1922, \$489,226.49.

VIII. Cash Receipts.

Actual cash balance from 1921 (not extended),

	High Court	District High Courts	Subordinate Courts
Cash received during 1922.			
Application and initiation fees.....	\$.....	\$.....	\$ 4,633 63
Dues.....			112,110 91
Assessments (Mortuary).....	670,535 94		
Assessments (S. & F.).....	182,769 96		
Per capita tax.....	91,828 62	10,600 12	
Fees.....	3,383 50	534 50	
Special levy.....		3,928 45	
Charter fees.....		40 00	
Supplies sold.....	1,482 10	489 08	
Premiums for guarantee bonds.....	1,697 75	208 50	
Interest (Mortuary).....	352,285 62	34 55	
Interest (S. & F.).....	29,923 79		
Other sources.....	2,704 94	2,050 75	67,076 17
Cash received from investments (not extended), \$162,520.67.			
Totals.....	\$1,336,612 22	\$17,885 95	\$183,820 71

IX. Cash Expenditure.

(a) Expenses of Management.

	High Court	District High Courts	Subordinate Courts
Cash paid during 1922 for:			
Office expenses, District High Court.....	\$.....	\$1,056 55	
Organization expenses.....	42,734 01	6,064 53	
Law costs.....	2,731 06		
Registration fees.....	355 00		
Investigation expenses.....	4,518 28		
Executive Committee.....	1,265 20	67 90	
Supplies.....	1,337 72	364 78	
Medical Board.....	345 00		
District High Court Grant.....		300 00	
Representative to High Court.....		300 00	
Remitted to High Court on account.....		3,706 50	
Annual meeting.....	4,726 52	2,474 48	
Light, heat taxes.....	1,145 20		
Managing officers' salaries and officers' and auditors' fees.....	14,212 38	3,085 00	
Clerk hire.....	15,818 04	975 00	
Official journal.....	10,380 07		
Printing, stationery and advertising.....	5,741 97	734 84	
Postage, telegrams, etc.....	2,928 77		
Guarantee of bonds.....	893 11		
Office expenses.....	36 23		
Office furniture.....	400 00		
Mortality expense account.....	1,651 09		
Expense delegate to District High Court..	250 00		
H.C.R. office expense.....	716 84		
High Court grants.....	4,650 00		
Expense good of Order.....	660 54		
Water rates.....	11 76		
Interest and exchange.....	2,211 74		
Sanitarium grants.....	449 55		
Other management expenses in memo.....	2,175 18	72 80	
Total expenses of management.....	\$122,345 26	\$19,202 38	

(b) Miscellaneous Expenditure.

Life insurance claims.....	821,093 73		
Funeral benefits.....	21,850 00	\$	3,618 00
Sick benefits.....	160,942 45		18,694 06
Medical attendance.....			10,518 26
Representative to High Court.....			
Expenditure other than foregoing.....	358 64		155,704 25
Cash paid for investments (not extended), \$290,480.24.			
Total expenditure.....	\$1,126,590 08	\$ 19,202 38	\$ 188,534 57

Schedule by ages of membership, amount of insurance, etc., 31st December, 1922.

NEW CLASS

Attained ages	Number of members Col. 1	Amount of insurance Col. 2	Amount of monthly payments Col. 3	Number of deaths during year Col. 4	Death losses incurred during year Col. 5
		\$ c.	\$ c.		\$ c.
16-24	2,831	2,664,250 00	2,353 67	8	7,250 00
25-29	1,481	1,401,000 00	1,483 06	7	6,250 00
30-34	1,145	1,093,250 00	1,336 58	3	3,000 00
35-39	819	748,000 00	1,090 02	3	2,500 00
40-44	598	539,250 00	927 80	2	1,500 00
45-49	179	159,000 00	315 91		
50-54					
55-59	1	1,000 00	3 00	1	1,000 00
60-64	2	1,250 00	5 13		
Totals.....	7,056	6,607,000 00	7,515 17	24	21,500 00

Schedule by ages of membership, amount of insurance, etc., 31st December, 1922.

OLD CLASS

Attained ages	Number of members Col. 1	Amount of insurance Col. 2	Amount of monthly payments Col. 3	Number of deaths during year Col. 4	Death losses incurred during year Col. 5
		\$ c.	\$ c.		\$ c.
16-24	674	642,000 00	388 40	4	4,000 00
25-29	3,149	3,011,000 00	1,820 95	12	11,000 00
30-34	6,871	6,594,000 00	4,041 45	30	29,500 00
35-39	9,556	9,198,500 00	5,831 70	34	34,000 00
40-44	10,520	10,246,500 00	6,673 48	71	67,500 00
45-49	10,627	10,529,500 00	7,286 27	70	71,500 00
50-54	9,439	9,646,000 00	7,145 59	75	80,000 00
55-59	7,587	8,009,500 00	6,248 22	115	125,000 00
60-64	5,155	5,656,000 00	4,656 46	114	123,000 00
65-69	2,598	2,871,500 00	2,480 32	98	101,000 00
70-74	1,014	1,076,000 00	945 53	83	89,000 00
75-79	372	384,000 00	353 85	46	47,000 00
80-84	79	81,000 00	78 45	20	20,000 00
85 and over	33	33,000 00	33 00	1	1,000 00
Totals.....	67,674	67,978,500 00	47,983 67	773	803,500 00

THE ORDER OF CANADIAN HOME CIRCLES.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, QUEEN STREET EAST, TORONTO.

Organized 2nd October, 1884; incorporated in Ontario, 28th October, 1885.

The Executive Officers of the Society at the 31st December, 1922, were as follows:

V. A. Sinclair, M.A., LL.B., K.C., Supreme Leader.....	Tillsonburg.
F. J. Sabine, Supreme Vice-Leader.....	Toronto
J. M. Foster, B.A., Supreme Secretary.....	Toronto.
W. B. Graham, Supreme Treasurer.....	Toronto.
N. Sommerville, B.A., K.C., Supreme Solicitor.....	Toronto.
A. T. Hobbs, M.D., Supreme Medical Examiner.....	Guelph.
R. W. Hawkins, Supreme Past Leader.....	Brownsville.

I. Currency of Insurance Certificates.

(a) Contracts for endowments or for benefits in the nature thereof.....	\$ 2,030,657 00
(b) Contracts for insurance other than endowments.....	3,890,103 00

II. Movement in Insurance Certificates.

(a) Contracts for endowments or for benefits in the nature thereof.

	Number.	Amount.
		\$ c.
Contracts in force 31st December, 1921.....	3,541	2,081,788 00
Add Contracts taken during 1922 new or renewed.....	61	30,000 00
Gross number and amount on foot at any time during 1921.....	3,602	2,111,788 00
	Number.	Amount.
Deductions:		\$ c.
Contracts matured in 1922 by death....	64	43,455 00
Contracts lapsed in 1922.....	62	35,264 00
Contracts matured during 1922 total disability.....		2,412 00
Amount by which various certificates still on foot were reduced.....		
Total deductions extended.....	126	81,131 00
Net contracts on foot 31st December, 1922.....	3,476	2,030,657 00

(b) Contracts for Insurance other than endowments, sick benefits or funeral benefits.

	Number.	Amount.
Contracts in force 31st December, 1921.....	5,165	\$ c. 3,978,839 00
Add contracts taken during 1922, new or renewed.....	87	53,750 00
Add amount by which various certificates were increased during 1922.....	2	2,000 00
Gross number and amount of contracts on foot at any time during 1922.....	5,252	4,034,589 00
	Number.	Amount.
Deductions:		\$ c.
Contracts matured in 1922 by death....	103	92,505 00
Contracts lapsed in 1922.....	97	51,981 00
Amount by which various certificates on foot were reduced.....		
Total deductions extended.....	200	144,486 00
Net insurance contracts.....	5,052	3,890,103 00
Number of certificate holders in good standing on 31st December, 1922.....	5,025	
Number of certificates temporarily suspended.....	27	
Grand total of certificate holders 31st December, 1922.....	5,052	5,920,760 00

III. Funeral Benefits.

The Order has no funeral benefit department.

IV. Sick Benefits.

Number of members in Sick Benefits Department, 225.

Sick benefits are undertaken by the Supreme body only.

Number of members who received sick benefits during 1922, 41.

Amount of benefits paid to sick members, \$1,040.00.

Number of weeks' sickness experienced in 1922, 260.

Total amount of cash to credit of fund, 31st December, 1922, \$7,545.02.

V. Assets.

Cash value of bonds and debentures.....	\$ 1,079,470 22
Cash on hand.....	5,294 98
Cash on deposit to Society's credit, Dominion Bank, Toronto, Ont.....	16,107 45
Dues and assessments called, but not yet payable.....	17,792 90
Interest due and accrued.....	22,906 91
Amount of liens on certificates in force.....	115,089 52
All other assets.....	1,880 19
Total assets Life Insurance Fund (not extended).....	\$ 1,150,204 12
Total assets Endowment Fund (not extended).....	97,633 01
Total assets Sick and Funeral Fund (not extended).....	7,800 68
Total assets General and other funds (not extended).....	2,904 36
Total assets.....	\$ 1,258,542 17

VI. Liabilities.

Amount of admitted claims.....	\$ 17,600 00
Other liabilities.....	1,967 59
Total liabilities.....	\$ 19,567 59

VII. Miscellaneous.

Actions or proceedings instituted or prosecuted by or against the Society during 1922.—None.
 Assessments are made monthly.
 Twelve assessments were made during 1922, each being payable the first day of each month.
 The Society's accounts were audited in April, August, and November, 1922 and January, 1923.
 The books of record kept for purposes of insurance certificates are: Register of Certificates issued, Register of Circle Membership, Ledgers, Cash Books, etc.
 Names and address of the auditors for 1922 were as follows: J. L. Buck, Port Rowan, and W. P. Goodman, Toronto.
 No changes were made in the constitution during 1922.
 Amount of bonds of Supreme Secretary, \$10,000.00.
 Amount of bond of Supreme Treasurer, \$3,000.00.
 Number of members in Ontario 31st December, 1921, 4,641.
 Amount of insurance in force in Ontario, \$5,483,560.
 Number of members in Ontario who died during 1922, 97.
 Amount of death benefits paid Ontario members during 1922, \$116,252.53.
 Amount of disability benefits paid to Ontario members during 1922, \$1,715.00.
 Amount of endowment benefits paid, \$697.65.

VIII. Cash Receipts.

Cash balance from 1921 (not extended), \$28,514.54.

Cash received during 1922 from:

Application fees.....	\$ 128 00
Assessments.....	200,323 22
Per capita tax and levies.....	10,055 63
Supplies sold.....	143 40
Interest and dividends.....	53,567 60
Charter fees.....	12 00
All other sources.....	11,022 40
Repayment of loan (not extended), \$206,843.41.	
Total receipts.....	<u>\$ 275,252 25</u>

IX. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:

Commission and organization expenses.....	\$ 4,904 73
Registration fees.....	150 00
Supplies bought.....	242 31
Investigation of claims.....	166 00
Travelling expenses.....	30 15
Rent, light and taxes.....	1,166 70
Salaries, officers, auditors.....	4,375 00
Clerk hire.....	2,895 50
Medical examiner, salary and expenses.....	97 75
Official Journal.....	1,225 23
Printing, stationery and advertising.....	811 57
Postage, telegrams and express.....	469 08
Premiums for guarantee of lodge officers.....	44 00
Other management expenses (detailed in memo).....	389 24
Total expenses of management.....	<u>\$16,967 26</u>

(b) Miscellaneous Expenditure.

Endowment benefits.....	1,844 71
Life insurance claims other than endowments.....	123,642 53
Sick benefits.....	1,040 00
Total disability benefits.....	1,715 00
For investments (not extended), \$343,998.27.	

Grand Totals.....\$ 145,209 50

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1922.

Attained ages	Number of members Col. 1	Amount of insurance Col. 2	Amount of monthly payments Col. 3	Number of deaths during year Col 4.	Death losses incurred during year Col. 5
		\$ c.	\$ c.		\$ c.
16-24	73	68,500 00	70 27		
25-29	112	114,500 00	125 47		
30-34	194	184,500 00	207 66		
35-39	337	354,000 00	442 29		
40-44	430	441,990 00	642 56	2	2,500 00
45-49	547	596,750 00	1,033 04	3	3,000 00
50-54	737	850,200 00	1,783 78	4	4,000 00
55-59	838	1,002,490 00	2,610 75	18	20,390 00
60-64	713	908,394 00	2,963 95	20	25,460 00
65-69	572	747,425 00	3,104 12	15	16,000 00
70-74	333	433,310 00	2,378 51	18	25,400 00
75-79	131	177,990 00	1,289 75	17	31,200 00
80-84	29	34,611 00	348 02	4	5,670 00
85 and over	6	6,100 00	81 09	2	2,075 00
Totals.	5,052	5,920,760 00	17,081 26	103	135,695 00

THE GRAND LODGE OF THE CANADIAN ORDER OF ODDFELLOWS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, 395 COLLEGE STREET, TORONTO.

Organized in June, 1852, and incorporated in Ontario, 12th September, 1882.

The executive officers of the Society at the 31st December, 1922, were as follows:

Wm. Crellin, Grand Master.....	Ingersoll.
Frank Neal, Deputy Grand Master.....	Brantford.
F. S. De Long, Past Grand Master.....	Hamilton.
Col. Davis, Grand Representative.....	Hamilton.
G. E. Corney, Grand Representative.....	Toronto.
Robert Fleming, Grand Secretary.....	Toronto.
W. H. Shaw, Grand Treasurer.....	Toronto.

I. Currency of Insurance Certificates.

Amount covered by contracts other than for endowments or for sick or funeral benefits in force 31st December, 1922, \$2,106,773.17.

II. Movement in Insurance Certificates.

(b) Contracts for insurance other than endowments, sick benefits or funeral benefits.

	Number.	Amount.
		\$ c.
Net contracts in force 31st December, 1921.....	2,813	2,174,889 67
Add contracts taken in 1922 new or renewed.....	79	59,500 00
Add amount by which various certificates were increased during 1922.....		3,721 00
Gross number and amount of contracts on foot at any time during 1922	2,892	2,238,110 67
	Number.	Amount.
Deductions:		\$ c.
Contracts matured in 1922.....	40	33,250 00
Contracts lapsed, surrendered or cancelled in 1922.....	139	92,050 00
Add to above deductions the amount by which various certificates still on foot were reduced during 1922....		6,037 50
Total deductions extended.....	179	131,337 50
Net contracts on foot 31st December, 1922.....	2,713	2,106,773 17

III. Funeral Benefits.

Funeral benefits are undertaken by the Grand Lodge.

Forty members died during 1922, and the amount of funeral benefits paid was \$1,560.00.

Fourteen members' wives died and \$280.00 funeral benefits were paid.

Total cash standing to credit of funeral fund at 31st December, 1922, \$745.53.

IV. Sick Benefits.

Sick benefits are undertaken by Grand and Subordinate Lodges.

Number of members who received sick benefits in 1922: Grand Body, 7; subordinates, 229.

The total amount of benefits paid in 1922: Grand Body, \$165.76; Subordinates, \$4,737.90.

Number of weeks' sickness experienced in 1922: Grand Body, 45½; Subordinates, 1,301.

The total amount paid for medical attendance (subordinate), was \$1,595.49.

Total cash standing to credit of sick fund: Grand Body, \$3,062.34.

V. Assets.

	Grand Body	Subordinate Bodies
Cash value of real estate.....	\$ 22,000 00	\$ 5,050 00
Cash value of bonds, debentures and securities.....	242,686 25	7,108 67
Cash on hand.....	305 28	
Cash on deposit to Society's credit, not drawn against as follows:		
In Royal Bank, Toronto.....	663 77	11,745 55
In Royal Bank, Toronto, Savings.....	17,370 04	
Dues and assessments due and unpaid.....	4,187 35	2,986 82
Interest due and accrued.....	3,706 97	23 75
Total assets of Life Insurance Fund (not extended) \$277,989 07		
Total assets of Sick Fund (not extended).....	3,807 87	
Total assets of Guarantee Fund (not extended).....	500 00	
Total assets, General and other funds (not extended) 1,277 20		
All other assets.....	11,465 70	4,506 37
Total assets.....	\$ 302,385 36	\$ 31,421 16

VI. Liabilities.

Amount of liabilities.....	\$ 10 43	\$ 727 35
Total liabilities.....	\$ 10 43	\$ 727 35

VII. Miscellaneous.

Assessments are made for purposes of life insurance monthly, and are payable on the first of each month. Twelve such assessments were made during 1922.

Books of record or account kept by the Society: Register of Certificates, Register of Lodges, Cash Book, Journals and Ledgers.

The Society's books were audited quarterly.

The names and post office addresses of the auditors for 1922, were as follows: W. L. Young Markdale, Ont.; W. R. Day, Beaverton.

No changes were, during 1922, made in the constitution and rules, in respect of insurance certificates or benefits.

Amount of bond of Grand Secretary, \$2,000.00.

Amount of bond of Grand Treasurer, \$2,000.00.

Number of members in Ontario, 2,459.

Number of certificate holder in Ontario at 31st December, 1922, 2,459.

Amount of insurance in force in Ontario at 31st December, 1922, \$1,860,273.17.

Number of members in Ontario who died during 1922, 40.

Amount of death benefits paid to Ontario members during 1922, \$33,250.00.

Amount of disability benefits paid to Ontario members during 1922, \$200.00.

VIII. Cash Receipts.

Cash balance from 1922 (not extended), Grand Body, \$8,728.22.

	Grand Body	Subordinate Bodies
Cash received during 1922 from:		
Application fees.....	\$ 154 00	
Dues.....		\$ 16 71
Initiation fees.....		257 32
Assessments.....	31,704 41	
Rent.....		429 50
Degrees and cards.....		46 00
Child insurance.....	22 81	
Per capita tax and levies.....	7,737 40	18,771 17
Supplies sold.....	79 86	
Interest and dividends.....	14,980 75	593 70
Premiums for guarantee.....	216 00	
All other sources.....	5,589 17	1,186 78
From investments (not extended), \$2,314.09		
Total receipts.....	\$ 60,484 40	\$ 21,301 18

IX. Cash Expenditure.

(a) Expenses of Management.

	Grand Body	Subordinate Bodies
Cash paid during 1922 for:		
Per capita tax or levies.....		\$ 10,145 72
Commission and organization.....	\$ 928 63	
Law costs.....	184 50	17 50
Registration fees.....	100 00	161 00
Expenses of annual meeting.....	1,589 98	280 00
Supplies bought.....	26 00	469 75
Travelling expenses.....	122 40	51 25
Rent, light, heat and taxes.....	1,200 00	1,307 08
Salaries, officers' and auditors' fees.....	3,475 00	1,583 67
Clerk hire.....	1,643 70	47 00
Medical examiner's salary.....	200 00	
Official journal of proceedings.....	809 63	
Printing, stationery and advertising.....	258 64	596 72
Postage, telegrams and express.....	299 92	469 50
Premium for guarantee.....	16 00	216 00
All other.....		75 00
Total expenses of management.....	\$ 10,850 40	\$ 15,420 19

(b) Miscellaneous Expenditure.

Life insurance claims.....	33,250 00	
Funeral benefits.....	1,840 51	
Sick benefits.....	165 76	4,737 90
Disability benefits.....	200 00	
Gratuities.....		570 00
Medical attendance.....		1,595 49
Other expenditure.....	1,486 44	
Cash paid for investments (not extended),		
Total expenditure.....	\$ 47,797 11	\$ 22,323 58

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1922:

Attained ages	Number of members Col. 2	Amount of insurance Col. 2	Amount of monthly payments Col. 3	Number of deaths during year Col. 4	Death losses incurred during year Col. 5
		\$ c.	\$ c.		\$ c.
16-24	140	102,250 00	94 88		
25-29	193	134,250 00	139 09		
30-34	176	116,750 00	130 41		
35-39	292	212,250 00	282 38		
40-44	315	239,000 00	361 72	1	1,000 00
45-49	363	283,900 00	450 89	1	250 00
50-54	345	279,150 00	456 23	2	1,500 00
55-59	306	270,165 00	436 86	3	3,000 00
60-64	266	223,550 00	353 55	4	4,000 00
65-69	154	130,944 75	246 48	18	14,000 00
70-74	122	90,317 00	156 61	6	5,500 00
75-79	36	23,356 42	41 75	2	3,000 00
80-84				3	1,000 00
Totals.....	2,708	2,105,883 17	3,150 85	40	33,250 00

CIVIL SERVICE MUTUAL BENEFIT SOCIETY

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, GOVERNMENT BUILDINGS, OTTAWA.

Organized January, 1872; incorporated 11th July, 1893.

The executive officers of the Society at the 31st December, 1922, were as follows:

A. G. Kingston, President.....	Ottawa.
A. W. Grant, Treasurer.....	Ottawa.
W. J. Lynch, Secretary.....	Ottawa.

I. Currency of Insurance Certificates.

Amounts covered by contracts other than for endowments or for sick and funeral benefits in force 31st December, 1922, \$321,200.00.

II. Movement in Insurance Certificates.

- (a) Contracts for endowments or for benefits in the nature thereof—None.
- (b) Contracts for insurance other than endowments, sick benefits or funeral benefits.

	Number.	Amount.
		\$ c.
Contracts in force 31st December, 1921.....	770	260,000 00
Add contracts taken during 1922 new and renewed.....	125	58,750 00
Add amount by which various certificates were increased during 1922.....		6,000 00
Gross number and amount of contracts on foot at any time during 1922.....	895	324,750 00
	Number.	Amount.
		\$ c.
Deductions:		
Contracts matured in 1922.....	6	1,900 00
Contracts lapsed in 1922.....	1	500 00
Contracts surrendered in 1922.....	4	1,150 00
Total deductions extended.....	11	3,550 00
Net Contracts on foot at 31st December, 1922.....	884	321,200 00

III. and IV. Funeral and Sick Benefits.—None.

V. Assets.

Cash value of bonds, etc.....	\$ 29,114 57
Cash in Bank of Montreal, Ottawa.....	2,014 21
Dues and assessments due and unpaid.....	96 16
Interest due and accrued.....	483 02
Total.....	<u>\$31,707 96</u>

VI. Liabilities.—None.

VII. Miscellaneous.

Actions or proceedings instituted or prosecuted by or against the Society during 1922, none.
Assessments are made once a month for members in active service, and once a year for superannuated members.

The Society's books were duly audited on January 23rd, 1923.

Names and post office addresses of the auditors for 1922 were as follows: J. B. St. Laurent, A. M. Dechene and P. E. S. Brodeur, of Ottawa.

Books of record or account kept: Two books of Registers of Certificates and one Cash Ledger.

No changes were made in the constitution and rules of the Society in relation to benefits.

Amount of bond of treasurer, \$1,000.00.

Number of members in Ontario, 750.

Number of members who died, 6.

Amount paid in respect of deceased members, \$1,900.00.

VIII. Cash Receipts.

Cash balance from 1921 (not extended), \$934.32.

Cash received during 1921 from:

Application fees.....	\$	48 00
Assessments.....		6,084 27
Interest and dividends.....		1,545 66

Total receipts.....	\$	7,677 93
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IX. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1921 for:

Registration fee.....	\$	25 15
Salaries, officers' and auditors' fees.....		200 00
Premiums.....		5 00
Printing, etc.....		170 43

Total expenses of management.....	\$	400 58
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(b) Miscellaneous Expenditure.

Life insurance claims.....	1,900 00
All other.....	80 92
Investments (not extended), \$4,216.54.	

Total expenditure.....	\$	2,381 50
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Schedule by ages of membership, amount of insurance, etc., at 31st December, 1922.

Attained ages	Number of members Col. 1	Amount of insurance Col. 2	Amount of monthly payments Col. 3	Number of deaths during year Col. 4	Death losses incurred during year Col. 5
		\$ c.	\$ c.		\$ c.
16-24	41	17,750 00			
25-29	125	49,250 00			
30-34	158	64,250 00			
35-39	158	59,400 00		1	500 00
40-44	131	47,500 00		1	250 00
45-49	107	40,100 00		1	500 00
50-54	66	20,550 00			
55-59	45	10,800 00			
60-64	19	4,200 00		1	250 00
65-69	8	1,800 00			
70-74	16	3,200 00		2	400 00
75-79	9	1,800 00			
80-84	2	400 00			
85 and over	1	200 00			
Totals.....	886	321,200 00		6	1,900 00

THE FEDERATED ASSOCIATION OF LETTER CARRIERS

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, 420 GLADSTONE AVENUE, TORONTO, ONT.

Organized 15th September, 1891; incorporated 21st June, 1893.

The executive officers of the Society at the 31st December, 1922, were as follows:

E. V. Browning, President.....	Toronto.
Alex. McMordie, Secretary-Treasurer.....	Toronto.

II. Movement in Insurance Certificates.

- (a) Contracts for endowments or for benefits in the nature thereof.—None.
- (b) Contracts for insurance other than endowments, sick benefits or funeral benefits.

Contracts in force, 31st December, 1921.....	805
Add contracts taken during 1922, new or renewed.....	8
	813
Gross number on foot at any time during 1922.....	813
Deductions—	
Contracts matured in 1922.....	11
Contracts lapsed in 1922.....	63
	74
Total deductions.....	74
Net contracts on foot, 31st December, 1922.....	739
Number of certificates temporarily suspended.....	9

III. and IV. Funeral and Sick Benefits.—None.

V. Assets.

Cash on deposit in Canadian Bank of Commerce, Toronto.....	\$ 21,077 31
Total assets.....	\$ 21,077 31

VI. Liabilities—None.

VII. Miscellaneous.

For purposes of life insurance certificates rates are payable monthly.

No actions or proceedings were instituted or prosecuted by or against the Society during 1922 in Ontario.

The amount payable on each death varies, being \$1,000.00, \$500.00, or \$250.00.

The Society's accounts were duly audited January 21st, 1923.

The books of record or account kept for purpose of insurance certificates or benefits are: Certificate Register, Roll Book, Day Book, Ledger.

Names and post office addresses of the auditors for 1922: C. J. Onley, E. G. Corney and A. G. Jennings, Toronto.

Number of members in Ontario, 293.

Number of members in Ontario who died during 1922, 2.

Amount paid as death claims to Ontario members, \$2,000.

Amount of insurance in force in Ontario, \$274,750.00.

VIII. Cash Receipts.

Cash balance from 1921 (not extended), \$17,899.52.

Cash received during 1922 from:

Assessments.....	\$ 13,768 90
Per capita tax and levies.....	389 50
Interest.....	568 44
Supplies sold.....	15 37
Total receipts.....	<u>\$ 14,742 21</u>

IX. Cash Expenditures.

(a) Expenses of Management.

Cash paid during 1922 for:

Registration fees.....	\$ 75 00
Supplies bought.....	273 84
Salaries.....	182 50
Postage, telegrams and express.....	33 08
Total expenses of management.....	<u>\$ 564 42</u>

(b) Miscellaneous Expenditure.

Life insurance other than endowments.....	11,000 00
Total expenditure.....	<u>\$ 11,564 42</u>

Schedule of age of membership, amount of insurance, etc., at 31st December, 1922.

Attained ages	Number of members Col. 1	Amount of insurance Col. 2	Amount of monthly payments Col. 3	Number of deaths during year Col. 4	Death losses incurred during year Col. 5
		\$ c.	\$ c.		\$ c.
16-24	10	10,000 00	119 96		
25-29	44	43,500 00	637 68		
30-34	114	108,000 00	1,746 58		
35-39	137	133,000 00	2,435 92		
40-44	161	156,750 00	2,859 02	4	4,000 00
45-49	43	42,250 00	782 64		
50-54	31	30,500 00	556 32		
55-59	79	78,250 00	1,418 16	2	2,000 00
60-64	50	48,500 00	884 54	1	1,000 00
65-69	34	33,500 00	594 02	3	3,000 00
70-74	19	19,000 00	346 56	1	1,000 00
75-79	5	5,000 00	91 20		
80-84	3	2,750 00	50 16		
Totals.....	730	710,500 00	12,522 76	11	11,000 00

CHAPTER GENERAL OF CANADA, KNIGHTS OF MALTA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, TORONTO.

Organized November, 1870, incorporated in Ontario, 11th December, 1909.

The executive officers of the Society at the 31st December, 1922, were as follows:

C. B. Wright, Grand Master.....	Brantford.
H. J. Bentley, Grand Chancellor.....	Toronto.
J. B. Pugh, Grand Almoner.....	Toronto.

I. Currency of Insurance Certificates.

Amount covered by endowment contracts, none.

Amount covered by contracts other than for endowments or for sick or funeral benefits in force, 31st December, 1922, \$70,000.00.

II. Movement in Insurance Certificates.

(b) Contracts for insurance other than endowments, sick benefits or funeral benefits.

	Number.	Amount.
Contracts in force 31st December, 1921.....	177	\$ 74,250 00
Add contracts taken during 1922 new or renewed.....	2	750 00
Gross number and amount of contracts on foot at any time during 1922.....	179	75,000 00
	Number.	Amount.
Deductions:		\$ c.
Contracts matured.....		
Contracts lapsed in 1922.....	11	5,000 00
Total deductions extended.....	11	5,000 00
Net contracts on foot at 31st December, 1922.....	168	70,000 00

III. Funeral Benefits.

Funeral benefits are undertaken by the Grand Lodge, the total membership of which at 31st December, 1922, was 276.

Number of members who died during 1922, 1.

Total amount of funeral benefits paid during 1922, \$100.00.

Total cash standing to credit of funeral fund, \$2,189.78.

IV. Sick Benefits.

Sick benefits are undertaken by subordinate commanderies.

Number of members who received sick benefits during 1922, 36.

Amount of sick benefits paid in 1922, \$806.12.

Number of weeks' sickness experienced in 1922, 205.

Amount paid for medical attendance during, 1922, \$347.97.

Total standing to credit of Sick Benefit Fund, \$1,055.99.

V. Assets.

	Grand Body.	Subordinate Bodies.	Auxiliary Bodies.
Cash value of bonds, etc.....	\$ 10,493 82	\$ 100 00	
Cash on deposit to Society's credit, not drawn against, in various banks.....	3,246 95	1,597 55	\$ 845 57
Interest due and accrued.....	63 00		
Total assets of Life Insurance Fund (not extended), \$11,385.41.			
Total assets of Sick and Funeral Fund (not extended), \$2,189.78.			
Total assets of General and other funds (not extended), \$165.58.			
All other assets.....	1,600 00	1,817 00	
Total assets.....	\$ 15,403 77	\$ 3,514 55	\$ 845 57

VI. Liabilities.—None.**VII. Miscellaneous.**

Actions or proceedings instituted or prosecuted by or against the Society in Ontario during 1922, none.

Assessments are made monthly in advance.

Twelve assessments were made during 1922.

The accounts of the Society were audited January 6th, 1922.

Books of record and account kept by the Society: Grand Register and Card System.

Names and post office addresses of the auditors for 1922 were: G. O. Merson & Co., Toronto.

No changes were made in the constitution during 1922.

Amount of bond of Secretary, \$750.00.

Amount of bond of Treasurer, \$750.00.

Number of members in Ontario at 31st December, 1922, 325.

Number of certificate holders in Ontario at 31st December, 1922, 168.

Amount of insurance in force in Ontario at 31st December, 1922, \$70,000.00.

Number of members in Ontario who died during 1922, 1.

Amount of death benefits paid to Ontario members during 1922, \$100.00.

VIII. Cash Receipts.

	Grand Body.	Subordinate Bodies.	Auxiliary Bodies.
Cash balance from 1921 (not extended, \$11,234.05).			
Cash received during 1922 from:			
Application fees.....	\$ 7 00	\$ 3 00	\$ 35 00
Initiation fees.....		42 10	70 00
Dues.....		3,134 51	244 58
Assessments.....	1,351 94		
Per capita tax.....	409 80		
Funeral Fund.....	539 40		
Rent.....		242 85	
Supplies sold.....	7 75		3 50
Extension Fund.....	203 85		
Interest and dividends.....	612 60	20 07	19 60
All other sources.....		50 20	19 97
Total receipts.....	\$ 3,132 34	\$ 3,492 73	\$ 392 65

IX. Cash Expenditure.

(a) Expenses of Management.

	Grand Body.	Subordinate Bodies.	Auxiliary Bodies.
Cash paid during 1922 for:			
Per capita tax or levies.....		\$ 569 85	\$ 37 35
Travelling expenses.....	\$ 39 00		35 10
Investigation of claims.....	25 00		
Registration fees.....	25 00	4 00	
Expenses of annual biennial meeting,.....	34 47		
Rent.....	30 00	259 85	93 70
Supplies bought.....	44 25	84 74	58 06
Actuarial report.....	25 00		
Salaries, officers' and auditors' fees.....	185 00	139 50	
Storage.....	19 50		
Banquet.....	20 15	41 71	60 20
Medical examiners' salary.....	2 25		
Fire insurance.....	3 50	11 96	2 17
Printing, stationery, advertising, etc.	23 00	34 29	45 44
Postage, telegrams, etc.	33 15	57 99	3 77
Premiums for guarantee of lodge officers.....	13 35		
Other expenses.....	3 00	3 00	
Total expenses of management.....	\$ 525 62	\$ 1,206 89	\$ 335 79

(b) Miscellaneous Expenditure.

Life insurance claims.....			
Funeral benefits.....	100 00		
Sick benefits.....		731 12	75 00
Medical attendance.....		281 60	66 37
Gratuities to distressed members.....		106 64	23 50
All other expenditure.....			
Paid for investments, not extended, \$1,531.41			
Total expenditure.....	\$ 625 62	\$ 2,326 25	\$ 500 66

Schedule by ages of membership, amount of insurance, etc., 31st December, 1922.

Attained ages	Number of members Col. 1	Amount of insurance Col. 2	Amount of monthly payments Col. 3	Number of deaths during year Col. 4	Death losses incurred during year Col. 5
		\$ c.	\$ c.		\$ c.
16-24	1	500 00	44		
25-29	6	2,750 00	2 69		
30-34	16	6,250 00	6 45		
35-39	40	16,250 00	18 56		
40-44	29	11,750 00	15 42		
45-49	26	11,250 00	16 44		
50-54	24	9,250 00	15 45		
55-59	12	5,500 00	11 35		
60-64	9	4,000 00	9 26		
65-69	1	500 00	1 09		
70-74	2	1,000 00	2 11		
75-79	2	1,000 00	3 64		
Totals.....	168	70,000 00	102 90		

THE MUTUAL MASONIC COMPACT OF ST. CATHARINES AND NIAGARA DISTRICT.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, ST. CATHARINES, Ont.

Organized 15th September, 1871; incorporated in Ontario, 3rd December, 1892.

The executive officers of the Society at the 31st December, 1922, were as follows:

Geo. Burch, President.....St. Catharines.
John Herod, Vice-President.....Thorold.
H. J. Johnston, Secretary-Treasurer.....St. Catharines.

II. Movement in Insurance Certificates.

(b) Contracts for insurance other than endowments, sick or funeral benefits.

	Number.	Amount.
Contracts in force 31st December, 1921.....	260	\$ c. 26,000 00
Add contracts taken during 1922, new or renewed.....	11	1,100 00
Gross number and amount of contracts on foot at any time during 1922	271	27,100 00
	Number.	Amount.
Deductions:		\$ c.
Contracts matured in 1922.....	3	300 00
Contracts lapsed in 1922.....	7	700 00
Total deductions extended.....	10	1,000 00
Net contracts on foot at 31st December, 1922.....	261	26,100 00

V. Assets.

Cash on deposit in Security Loan and Savings Co., St. Catharines.....\$ 201 75

VI. Liabilities.—None.

VII. Miscellaneous.

Assessments for purpose of life insurance certificates are made when found necessary.

One assessment was made during 1922.

The accounts of the Society were audited January 1922, and February, 1923.

Books of record or account kept for purposes of insurances certificates are: Cash Book,
Register of Members and Minute Book.

Name and post office address of auditor for 1922: J. Colin Blain, St. Catharines.

VIII. Cash Receipts.

Cash balance from 1921 (not extended), \$171.56.

Cash received during 1922 from:

Assessments.....\$ 458 00
Interest and dividends.....7 89

Total receipts.....\$ 465 89

IX. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:

Commission and organization expenses.....	\$ 14 20
Registration fee.....	10 00
Printing, stationery and advertising.....	7 50
Managing officers' salaries and officers' and auditors' fees.....	100 00
Postage, telegrams and express.....	4 00

Total expenses of management.....\$ 135 70

(b) Miscellaneous Expenditure.

Life insurance claims..... 300 00

Total expenditure.....\$ 435 70

THE ODD FELLOWS RELIEF ASSOCIATION OF CANADA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER. 1922.

HEAD OFFICE, KING STREET, KINGSTON, ONT.

Organized 9th May, 1874; Incorporated 16th April, 1875.

The executive officers of the Society at the 31st December, 1922, were as follows:

William F. Nickle, President.....Kingston.
Dr. J. C. Connell, Vice-President.....Kingston.
Fred. S. Evanson, Secretary-Treasurer.....Kingston.

II. Movement in Insurance Certificates.

- (a) Contracts for endowments or for benefits in the nature thereof.—None.
(b) Contracts for insurance other than endowments.

	Number.	Amount.
Contracts in force 31st December, 1921.....	21,213	\$ 25,805,500 00
Add contracts taken during 1922, new or renewed.....	923	1,183,000 00
Add amount by which various certificates were increased during 1922.....		12,500 00
Gross number and amount of contracts on foot at any time during 1922	22,136	27,001,000 00
	Number.	Amount.
Deductions:		\$ c.
Contracts matured in 1922.....	256	349,250 00
Contracts lapsed in 1922.....	645	783,000 00
Contracts cancelled in 1922.....		
Contracts surrendered in 1922.....	3	2,000 00
Add to above deductions the amount by which various certificates still on foot were reduced during 1922.....		5,500 00
Total deductions extended.....	904	1,139,750 00
	904	1,139,750 00
Net contracts on foot at 31st December, 1922.....	21,232	25,861,250 00

III and IV. Sick and Funeral Benefits.—None.

V. Assets.

Book value of bonds, debentures, etc.....	\$ 2,551,960 79
Cash on hand.....	144 80
Cash on deposit to Society's credit, not drawn against, in the following chartered Banks:	
Standard Bank, Kingston, Ont.....	66,503 99
Bank of Montreal, Kingston.....	4,975 79
Royal Bank, Quebec.....	5,000 00
Dues and assessments due and unpaid on certificates in force.....	24,987 82
All other.....	6,687 98
Total assets.....	\$ 2,660,261 17

VI. Liabilities.

Amount of claims admitted by Society.....	\$ 31,000 00
Total liabilities.....	\$ 31,000 00

VII. Miscellaneous.

Actions instituted against the Society in 1922.—None.

Twelve assessments were made during 1922, on the 15th day of each month.

The books and accounts were audited during the year, monthly.

Names and post office addresses of the auditors of 1922: John Nicolle and J. G. Ettinger, Kingston.

The following books are kept by the Society: Cards of Membership and Insurance; Record by Book Form of Membership and Insurance; Registers of Agency and Individual Accounts; Registers of Certificates cancelled through deaths, lapses, withdrawals, etc.; Register of Disability Claims (paid or rejected); Cash Book; Ledger and Journal.

No changes were made in the management or system during 1922.

No changes were made, during 1922, in the Constitution and Rules, in relation to insurance certificates or benefits.

Amount of bond of Secretary-Treasurer, \$10,000.00.

Number of members in Ontario at 31st December, 1922, 12,149.

Number of certificate holders in Ontario at 31st December, 1922, 12,149.

Number of members in Ontario who died during 1922, 149.

Amount of insurance in force in Ontario at 31st December, 1922, \$14,553,750.00.

Amount of death benefits paid to Ontario members during 1922, \$216,141.15.

Amount of disability benefits paid, to Ontario members in 1922, \$1,250.00.

VIII. Cash Receipts.

Cash balance from 1921 (not extended), \$65,000.69.

Cash received during 1922 from:

Assessments.....	\$ 505,841 87
Dues, per capita tax and levies.....	49,527 39
Interest and exchange.....	132,845 58
All other sources.....	871 50
Repayment of investments (not extended), \$73,906.58.	

Total cash receipts.....	\$ 689,086 34
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IX. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:

Commission and organization expenses.....	\$ 13,130 41
Actuarial expenses.....	175 00
Registration fees.....	455 00
Annual meeting.....	2,452 78
Travelling expenses.....	5,077 74
Supplies.....	430 61
Rent, light, heat and taxes.....	2,710 58
Salaries, officers' and auditors' fees.....	18,032 90
Medical examiners' salary and expenses.....	1,040 00
Printing, stationery and advertising.....	2,129 24
Postage, telegrams, telephone and express.....	1,448 23
Directors.....	520 16
Premiums for guarantee of lodge officers.....	236 74
Commissions on collections of assessments.....	29,943 84
Canadian Fraternal Association.....	55 00
Other management expenses (detailed in memo.).....	2,055 97

Total expenses of management.....	\$ 79,894 20
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(b) Miscellaneous Expenditure.

Life insurance claims other than endowment.....	355,747 68
Total disability benefits.....	2,250 00
Expenditure other than foregoing.....	543 00
Investments (not extended,) \$322,909.94.	

Total expenditure.....	\$ 438,434 88
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WHOLE LIFE.

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1922.

Attained ages	Number of members Col. 1	Amount of insurance Col. 2	Amount of payments on mortuary account only Col. 3	Number of deaths during year Col. 4	Death losses incurred during year Col. 5
		\$ c.	\$ c.		\$ c.
16-24	16	20,500 00	19 80	.....	.....
25-29	109	122,000 00	128 28	1	1,000 00
30-34	947	999,000 00	1,167 01	2	2,000 00
35-39	2,172	2,366,750 00	3,049 51	11	13,000 00
40-44	3,164	3,581,500 00	5,143 27	11	12,306 83
45-49	3,269	3,774,250 00	5,935 65	22	24,724 38
50-54	2,994	3,646,250 00	6,136 82	34	46,225 83
55-59	2,460	3,166,500 00	5,676 66	36	44,229 02
60-64	1,859	2,554,750 00	4,986 20	28	37,967 97
65-69	1,025	1,436,000 00	3,073 28	43	66,404 43
70-74	548	778,500 00	1,906 23	30	42,664 54
75-79	234	334,000 00	874 49	20	29,500 00
80-84	69	96,750 00	264 50	12	18,000 00
85 and over	18	22,000 00	66 34	4	4,500 00
Totals...	18,884	22,898,750 00	38,428 04	254	342,523 00

TWENTY-PAYMENT LIFE.

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1922.

Attained ages	Number of members Col. 1	Amount of insurance Col. 2	Amount of payments on mortuary account only Col. 3	Number of deaths during year Col. 4	Death losses incurred during year Col. 5
		\$ c.	\$ c.		\$ c.
16-24	357	462,500 00	664 69	.....	.....
25-29	614	790,500 00	1,239 33	1	1,000 00
30-34	632	799,500 00	1,417 36	.....	.....
35-39	468	581,000 00	1,169 00	.....	.....
40-44	221	259,500 00	600 27	1	1,000 00
45-49	56	69,500 00	179 48	.....	.....
50-54	.....	.....	.....	.....	.....
55-59	.....	.....	.....	.....	.....
60-64	.....	.....	.....	.....	.....
65-69	.....	.....	.....	.....	.....
70-74	.....	.....	.....	.....	.....
75-79	.....	.....	.....	.....	.....
80-84	.....	.....	.....	.....	.....
85 and over	.....	.....	.....	.....	.....
Totals...	2,348	2,962,500 00	5,270 13	2	2,000 00

ONTARIO COMMERCIAL TRAVELLERS' ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST OCTOBER, 1922.

HEAD OFFICE, LONDON, ONTARIO.

Organized 23rd December, 1876, and incorporated in Ontario, 13th September, 1880.

The Executive Officers of the Society at the 31st December, 1922, were as follows:

E. N. Hannah, President.....London.
 Geo. T. Hair, Secretary.....London.
 A. E. Barbour, Treasurer.....London.

I. Currency of Insurance Certificates.

Amount covered by Endowment contracts.—None.

Amount covered by contracts other than for endowments, or for sick or funeral benefits in force 31st December, 1922, \$1,725,810.00.

II. Movement in Insurance Certificates.

(a) Contracts for endowments or for benefits in the nature thereof.—None.

(b) Contracts for insurance other than endowments, sick benefits or funeral benefits.

	Number.	Amount.
Contracts in force 31st October, 1921.....	3,451	\$ 1,682,135 00 ^c
Add contracts taken during 1922 new and renewed.....	488	.....
Add amount by which various certificates were increased during 1922.....	.....	182,375 00
Gross number and amount of contracts on foot at any time during 1922.....	3,939	1,864,510 00
	Number.	Amount.
Deductions:.....		
Contracts matured in 1922.....	31	\$ 18,840 00 ^c
Contracts lapsed in 1922.....	412	119,860 00
Total deductions.....	443	138,700 00
Net contracts on foot 31st October, 1922.....	3,496	1,725,810 00

III. and IV. Funeral and Sick Benefits.—None.

V. Assets.

Cash value of mortgages.....	\$ 168,854 65
Cash value of bonds and debentures.....	357,109 28
Cash on deposit to Society's credit in Ontario Loan Debenture Co., London, Ontario.....	44 01
Interest due and accrued.....	18,555 50
All other assets.....	1,069 11
Total assets.....	\$ 545,632 55

VI. Liabilities.

Amount of claims admitted.....	\$ 3,780 00
Amount of other liabilities.....	914 25
Total liabilities.....	<u>\$ 4,694 25</u>

VII. Miscellaneous.

No actions or proceedings were instituted or prosecuted by or against the Society during 1922.

The books of the Society were audited at the end of each month during 1922.

The books kept for purposes of insurance certificates or benefits are: Register, Cash Book, Ledger, and a number of Auxiliary Books.

The names and post office address of the auditors for 1922 were as follows: E. J. Dawson and J. F. Kern, London, Ontario.

No changes were made in the organization or management of the Society during 1922.

No changes were made during 1922 in the Constitution and Laws in relation to insurance certificates or benefits.

Amount of bond of Secretary, \$5,000.00.

Number of members in Ontario at 31st December, 3,568.

Amount of insurance in force in Ontario at 31st December, 1922, \$1,725,810.00.

Number of members in Ontario who died during 1922, 31.

Amount of death benefits paid to Ontario members during 1922, \$17,545.00.

VIII. Cash Receipts.

Cash balance from 1921 (not extended), \$2,377.21.

Cash received during 1922 from:

Dues.....	\$ 35,926 00
Interest and dividends.....	29,461 89
All other.....	79 75
Cash received from investments (not extended), \$11,239.50.	

Total cash receipts.....	<u>\$ 65,467 64</u>
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IX. Cash Expenditure.**(a) Expenses of Management.**

Cash paid out during 1922 for:

Commission and organization expenses.....	\$ 1,406 00
Registration fees.....	100 00
Travelling expenses.....	273 15
Rent, light, heat and taxes.....	1,039 72
Managing officers' salaries, officers' and auditors' fees.....	3,804 00
Law costs.....	68 33
Clerk hire.....	152 33
Printing, stationery and advertising.....	786 75
Postage, telegrams and express.....	342 09
Guarantee premiums.....	25 00
Compensation account to London & Western Trusts Co.....	1,013 60
Other expenses.....	1,050 39

Total expenses of management.....	<u>\$ 10,061 36</u>
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(b) Miscellaneous Expenditure.

Life insurance claims.....	17,545 00
Gratuities to distressed members.....	20 00
All other.....	1,392 73
Cash paid for investments (not extended), \$50,021.25.	

Total expenditure.....	<u>\$ 29,019 09</u>
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Schedule by ages of membership, amount of insurance, etc., at 31st December, 1922.

Attained ages	Number of members Col. 1	Amount of insurance Col. 2	Amount of monthly payments Col. 3	Number of deaths during year Col. 4	Death losses incurred during year Col. 5
		\$ c.	\$ c.		\$ c.
16-24	119	33,500 00	922 25	.....	.....
25-29	310	115,500 00	2,402 50	.....	.....
30-34	489	223,700 00	3,789 75	.....	.....
35-39	545	272,080 00	4,223 75	3	1,655 00
40-44	478	246,640 00	3,704 50	1	700 00
45-49	490	267,200 00	3,797 50	2	1,400 00
50-54	410	206,805 00	3,177 50	1	700 00
55-59	283	153,745 00	2,193 25	6	3,465 00
60-64	200	107,030 00	1,550 00	2	980 00
65-69	95	53,690 00	736 25	5	2,975 00
70-74	47	26,810 00	364 25	5	3,185 00
75-79	21	13,650 00	162 75	3	1,680 00
80-84	9	5,460 00	69 75	1	700 00
85 and over	.....	.....	.....	2	1,400 00
Totals...	3,496	1,725,810 00	27,094 00	31	18,840 00

THE GRAND ORANGE LODGE OF BRITISH AMERICA.
(Benefit Fund.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, 10 BERTI STREET, TORONTO, ONT.

Organized 1st January, 1830, and incorporated in Canada, 24th April, 1890.

The Executive officers of the Society at the 31st December, 1922, were as follows:

W. D. McPherson, President.....	Toronto.
J. J. Williams M.D., Vice-President.....	Woodstock.
Thos. H. Bell, Secretary-Treasurer.....	Toronto.
H. C. Hocken, Executive.....	Toronto.
Benj. Kirk, Executive.....	Toronto.
Lt. Col. Thos. A. Duff, Executive.....	Toronto.

I. Currency of Insurance Certificates.

Amount covered by contracts other than for endowments or for sick or funeral	
Benefits in force 31st December, 1922.....	\$ 3,957,500 00

II. Movement in Insurance Certificates.

- (a) Contracts for endowments or for benefits in the nature thereof.—None.
(b) Contracts for insurance other than endowments, sick benefits or funeral benefits.

	Number.	Amount.
		\$ c.
Contracts in force 31st December, 1921.....	3,542	3,871,500 00
Add contracts taken during 1922, new or renewed.....	443	690,000 00
Add amount by which various certificates were increased.....	15	14,000 00
Gross number and amount of contracts on foot at any time during 1922	4,000	4,575,500 00
	Number.	Amount.
Deductions:		\$ c.
Contracts matured in 1922.....	38	37,500 00
Contracts lapsed in 1922.....	417	576,500 00
Contracts cancelled in 1922.....		
Add to above deductions the amount by which various certificates still on foot were reduced during 1922.....	4	4,000 00
Total deductions carried out....	459	618,000 00
Net contracts on foot at 31st December, 1922.....	3,541	3,957,500 00

III. Funeral Benefits.

Funeral benefits are undertaken by the Subordinate Bodies, with a membership at 31st December, 1922.—No information.

IV. Sick Benefits.—None.

V. Assets.

Cash value of mortgages.....	\$ 21,200 00
Cash value of bonds, debentures, etc.....	387,988 91
Cash on hand.....	45 49
Cash on deposit to Society's credit, not drawn against, in Bank of Toronto, Toronto.....	1,775 89
Dues and assessments called but not yet payable.....	2,180 66
Interest due and accrued.....	5,700 72
Total assets of Life Insurance Fund (not extended), \$422,022.19.	
Loans to policyholders.....	687 90
Office furniture.....	2,000 00
Increase in market value of securities.....	18,263 51
All other.....	442 62
Total assets.....	<u>\$ 440,285 70</u>

VI. Liabilities.

Amount of claims supposed or reported or unadjusted.....	\$ 9,000 00
All other.....	2,424 61
Total liabilities.....	<u>\$ 11,424 61</u>

VII. Miscellaneous.

No actions or proceedings were taken by or against the Society.

One assessment per month is made for purposes of insurance certificates or benefits. Twelve such assessments were made during 1922, and were payable at the 1st of each and every month.

The Society's accounts were duly audited on December 31st, 1922.

The following books of record and account are kept for purposes of insurance certificates or benefits: Assessment Register, Death Register, Cash Book, Agent's Book, Ledger and Bank Book.

Names and post office address of the auditors for 1922 were as follows: Edwards, Morgan & Co., Toronto.

Certain changes were, during 1922, made in the constitution and rules of the Society in relation to insurance certificates and benefits.

Secretary-Treasurer's bond, \$10,000.00.

Number of certificate holders in Ontario, 2,343.

Amount of insurance in force in Ontario, 31st December, 1922, \$3,103,500.00.

Number of members in Ontario who died during 1922, 28.

Amount of death benefits paid to Ontario members during 1922, \$30,828.27.

VIII. Cash Receipts.

Cash balance from 1921 (not extended), \$6,827.56.

Cash received during 1922 from:

Application fees.....	\$ 1,281 00
Change of beneficiary fee.....	38 00
Dues.....	10,011 53
Assessments.....	101,645 46
Interest.....	18,858 70
Other sources.....	135 70

Total receipts.....	<u>\$ 131,970 39</u>
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IX. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:	
Commission and organization expenses.....	\$ 5,848 09
Registration fees.....	245 00
Law costs.....	113 50
Supplies bought.....	458 68
Travelling expenses.....	548 80
Rent, light, heat, taxes and telephone.....	960 64
Salaries, officers' and auditors' fees.....	4,700 00
Medical examiner's expenses and medical referees' fees.....	1,243 09
Clerk hire.....	4,418 00
Printing, stationery and advertising.....	1,723 16
Postage, telegrams and express.....	761 60
Premiums for guarantee.....	60 00
Other management expenses.....	271 55
Total expenses of management.....	\$ 21,352 02

(b) Miscellaneous Expenditure.

Life insurance claims.....	40,828 27
For investments (not extended),	
Total expenditure.....	\$ 62,180 29

Schedule by ages of membership, amount of insurance on whole life plan, etc.,
at 31st December, 1922.

Attained ages	Number of members Col. 1	Amount of insurance Col. 2	Amount of monthly payments Col. 3	Number of deaths during year Col. 4	Death losses incurred during year Col. 5
		\$ c.	\$ c.		\$ c.
16-24	22	24,500 00	21 57		
25-29	101	104,000 00	95 27		
30-34	210	212,000 00	211 50	2	1,500 00
35-39	332	329,000 00	380 96	1	1,000 00
40-44	396	401,000 00	567 16	1	1,000 00
45-49	444	448,500 00	790 54	2	2,000 00
50-54	431	416,500 00	897 89	3	3,500 00
55-59	335	321,000 00	882 75	4	4,000 00
60-64	250	245,500 00	918 46	5	4,500 00
65-69	125	125,000 00	681 72	8	8,000 00
70-74	59	59,000 00	431 00	4	4,000 00
75-79	34	33,500 00	268 00	5	5,000 00
80-84	24	24,000 00	192 00	2	2,000 00
85 and over	6	6,000 00	48 00	1	1,000 00
Totals...	2,769	2,749,500 00	6,386 82	38	37,500 00

In addition to above there are 772 policies carrying \$1,208,000.00 insurance in the 20 payment life plan.

THE DOMINION COUNCIL OF THE ROYAL TEMPLARS OF TEMPERANCE.*

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, WALNUT STREET, HAMILTON, ONTARIO.

Organized 14th February, 1884, and incorporated in Ontario, 9th February, 1885.

The Executive Officers of the Society at the 31st December, 1922 were as follows:

W. J. Armstrong, Dominion Councillor.....Toronto, Ont.
C. Vanorman Emory, Dominion Secretary.....Hamilton, Ont.

I. Currency of Insurance Certificates.

Amount covered by old age contracts.....\$ 81,000 00
Amount covered by contracts other than for endowments, for sick or funeral
benefits in force 31st December, 1922.....3,470,250 00

II. Movement in Insurance Certificates.

(a) Contracts for old age insurance.

Contracts in force 31st December, 1922.....Number. Amount.
79 \$ 81,000 00
(b) Contracts for insurance other than endowments, sick benefits or funeral benefits.

	Number.	Amount.
Contracts in force 31st December, 1921.....	3,258	\$ c. 3,599,250 00
Add contracts taken during 1922 new or renewed.....	327	337,500 00
Add amount by which various certificates were increased during 1922.....		8,000 00
Gross number and amount of contracts on foot at any time during 1922	3,585	3,944,750 00
	Number.	Amount.
Deductions:		\$ c.
Contracts matured in 1922 by death...	64	79,000 00
Contracts lapsed in 1922.....	280	274,000 00
Cash surrender 1922.....	21	39,500 00
Add to above deductions the amount by which various certificates still on foot were reduced during 1922.....		1,000 00
Total deductions extended.....	365	393,500 00
Net contracts on foot 31st December, 1922.....	3,220	3,551,250 00
Number of certificate holders in good standing on 31st December, 1922	2,923	3,236,250 00
Number of certificates temporarily suspended at 31st December, 1922	297	315,000 00
Grand total of certificate holders 31st December, 1922....	3,220	3,551,250 00

III. Funeral Benefits.

Funeral benefits are undertaken by the Grand Council of Ontario.

Nine members of the Grand Council died in 1922, and funeral benefits were paid amounting to \$500.00.

*Name changed by Order in Council the 15th day of August, 1922.

IV. Sick Benefits.

Sick benefits are undertaken by the Grand Council of Ontario.

There were paid in 1922 sick benefits to 120 members.

Amount paid for sick benefits, \$3,287.00.

The total number of weeks' sickness experienced was 658.

The total cash standing to the credit of Sick and Funeral Benefit Fund at 31st December, 1922 was \$15,900.83.

V. Assets.

	Supreme Body
Cash value of real estate.....	\$ 42,203 71
Cash value of mortgages.....	389,577 00
Bonds, etc.....	269,472 32
Cash on deposit to Society's credit, not drawn against, in the following chartered banks:	
Bank of Hamilton, Hamilton.....	23,611 14
Merchants Bank, Montreal.....	5,000 00
Dues called but not yet payable.....	2,078 89
Interest due or accrued.....	26,124 54
Other assets.....	3,978 77
Total assets Life Insurance Fund (not extended), \$761,224.25.	
Total assets General Fund and other funds (not extended), \$822.12.	
Total.....	<u>\$ 762,046 37</u>

VI. Liabilities.

Amount of claims admitted by Society.....	\$ 11,000 00
Total amount of all liabilities.....	<u>\$ 11,000 00</u>

VII. Miscellaneous.

Actions or proceedings instituted against the Society during 1922.—None.

Assessments are made for the purpose of life insurance each month, and are payable the first of each month. Eleven such assessments were made in 1921.

The society's books were duly audited during 1922 monthly.

The following books of record and account are kept for purposes of insurance certificates or benefits: Cash Book, Council Register, Certificate Register, Claims, Statistical Inventory and two ledgers.

Names and post office addresses of the auditors for 1922 were as follows: A. C. Neff, F.C.A., Toronto; Oscar Main, Hamilton.

Certain changes were made in the constitution and rules in relation to insurance certificates and benefits.

Amount of bond of Dominion Secretary, \$10,000.00.

Number of members in Ontario, 31st December, 1922, 2,566.

Number of certificate holders in Ontario, 31st December, 1922, 2,566.

Amount of insurance in force in Ontario, 31st December, 1922, \$2,633,500.00.

Number of members in Ontario who died in 1922, 53.

Amount of death benefit claims paid to Ontario members during 1922, \$55,465.08.

Cash surrender value, \$11,358.18.

VIII. Cash Receipts.

	Supreme Body	Grand Body
Cash balance from 1921 (not extended), \$40,080.63.		
Cash received during 1922:		
Certificate fees.....	\$ 31 00	\$ 9 99
Assessment fees.....	8,457 06	
Assessments.....	105,721 17	5,661 77
Per capita tax and levies.....	642 82	2,528 60
Propagation fund.....	5,698 23	
Supplies sold.....	132 00	159 30
Interest and dividends.....	39,285 29	744 61
Guarantee premiums.....	58 75	
District tax.....		420 90
From sick and Funeral Fund.....		1,400 00
All other sources.....	559 51	131 93
Received from investments (not extended), \$33,689.17.		
Total.....	<u>\$ 160,585 83</u>	<u>\$ 11,057 10</u>

IX. Cash Expenditure.

(a) Expenses of Management.

	Supreme Body	Grand Body
Cash paid during 1922 for:		
Per capita tax on levies.....	\$.....	\$ 758 58
Office expenses.....	255 83	
Board fees.....	458 10	
Commission and organization expenses.....	7,750 18	528 20
Investigation of claims.....	291 00	146 60
Registration fees.....	260 00	
Interest.....	57 24	
Expenses of meeting.....	783 14	255 55
Supplies bought.....	458 79	205 37
Travelling expenses.....	112 05	32 90
Rent, light, heat and taxes.....	828 59	300 00
Managing officers' salaries and officers' and auditors fees....	2,179 96	1,900 00
Medical officers' salaries and expenses.....	170 77	
Clerk hire.....	1,676 00	825 00
Official journal.....	1,914 69	
Printing (other than official journal), stationery and advertising	1,195 18	151 10
Postage, telegrams and express.....	681 89	119 72
Premiums for guarantee.....	39 77	6 25
Other management expenses detailed in memo.....	1,540 37	204 30
Total expenses of management.....	\$ 20,653 55	\$ 5,433 57

(b) Miscellaneous Expenditure.

Life insurance claims other than endowments.....	72,742 15	
Cash surrender values.....	13,460 96	
Funeral benefits.....		500 00
Sick benefits.....		3,287 00
All other.....	49 37	
Cash paid for investments, \$98,838.46.		
Grand totals.....	\$ 106,906 03	\$ 9,220 57

Schedule by ages of Membership, amount of insurance, etc., at 31st December, 1922.

Attained ages	Number of members Col. 1	Amount of insurance Col. 2	Amount of monthly payments Col. 3	Number of deaths during year Col. 4	Death losses incurred during year Col. 5
		\$ c.	\$ c.		\$ c.
16-24	184	187,000 00	215 99		
25-29	160	146,500 00	161 98		
30-34	208	211,000 00	250 63	3	3,000 00
35-39	250	248,500 00	315 03	1	1,000 00
40-44	289	293,250 00	433 16	1	1,000 00
45-49	309	306,250 00	512 95	2	1,500 00
50-54	372	391,500 00	821 71	5	5,500 00
55-59	404	471,250 00	1,210 45	8	6,500 00
60-64	381	457,500 00	1,501 11	3	4,000 00
65-69	272	325,000 00	1,394 77	8	12,000 00
70-74	240	315,750 00	1,773 57	17	22,000 00
75-79	98	129,500 00	968 86	7	10,000 00
80-84	38	53,000 00	430 50	4	6,500 00
85 and over	15	15,250 00	112 43	5	6,000 00
Totals.....	3,220	3,551,250 00	10,103 14	64	79,000 00

THE SONS OF ENGLAND BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, 58 RICHMOND STREET EAST, TORONTO.

Organized, 12th December, 1874; incorporated 19th February, 1875.

The executive officers of the Society as at December 31st, 1922, were as follows:

T. J. Roussel, Supreme President.....	Hamilton.
W. H. Clay, Supreme Vice-President.....	Toronto.
T. H. Carter, Past Supreme President.....	St. John, N.B.
D. J. Proctor, Supreme Secretary.....	Toronto.
W. L. Bell, Supreme Treasurer.....	Toronto.

I. Currency of Insurance Certificates.

Amount covered by contracts, other than endowments, or for sick or funeral benefits in force 31st December, 1922, \$2,681,393.81.

II. Movement in Insurance Certificates.

- (a) Contracts for endowments or for benefits in the nature thereof.—None.
- (b) Contracts for insurance other than endowments, sick benefits or funeral benefits.

	Number.	Amount.
		\$ c.
Contracts in force 31st December, 1921.....	3,575	2,776,016 81
Add contracts taken during 1922.....	16	12,500 00
Add amount by which various certificates were increased.....		
Gross number and amount of contracts on foot at any time during 1922	3,591	2,788,516 81
	Number.	Amount.
Deductions:		\$ c.
Contracts matured in 1922.....	63	52,856 29
Contracts lapsed in 1922.....	65	54,003 85
Amount by which various certificates still on foot were reduced.....		262 86
Total deductions extended.....	128	107,123 00
Net contracts on foot 31st December, 1922.....	3,463	2,681,393 81
Number of Certificate holders at 31st December, 1922.....	2,937	2,681,393 81

III. Funeral Benefits.

Funeral benefits are undertaken by the Supreme Lodge, with a membership of adults, 26,734; juveniles, 3,996.

Number of members of the Society who died during 1922, 263.

The total amount of funeral benefits paid in 1922 was \$26,050.00.

Number of members' wives who died during 1922, 147; and the amount paid in respect thereof was \$7,325.00.

Number of members' children who died during 1922, 20; amount paid in respect thereof was \$300.00.

Number of juvenile members who died during 1922, 5; amount paid in respect thereof, \$125.00.

The total amount of cash and mortgage standing to credit of funeral fund at 31st December, 1922, was \$30,877.00.

IV. Sick Benefits.

Number of members who received sick benefits during 1922, 3,159.

The total amount of benefits paid during 1922, Supreme Body, \$230.15; Grand Body, \$55,660.15; Subordinate bodies, \$56,229.71; Juvenile Branch, \$947.35.

Number of weeks' sickness experienced in 1922, 17,296 4/7; (no record of the juvenile.)

Amount paid for medical attendance during 1922 was Grand Body, \$3,284.79; Subordinate bodies, \$31,638.89; Juvenile Branch, \$2,961.15.

Total amount of cash outstanding to credit of fund at 31st December, 1922: Grand Body, \$8,193.02; Subordinate bodies, \$243,984.90; Juvenile Branch, \$12,463.63.

V. Assets.

	Supreme Body	Grand Body	Subordinate Bodies	Juvenile Branches
	\$ c.	\$ c.	\$ c.	\$ c.
Cash value of real estate.....	37,819 40			
Cash value of mortgages.....	37,764 54			
Cash value of bonds, debentures, securities..	77,750 00			
Actual cash in hand, 31st Dec., 1922.....	222 86			
Cash deposits in the following banks:				
Imperial Bank, Toronto, and sundry banks, sundry places.....	116,544 46	8,193 02	243,984 90	12,463 63
Interest due and accrued.....	1,677 65			
Total assets, Life Insurance Fund (not extended).....	\$144,376 49			
Supreme Lodge Expense Fund (not extended).....	6,088 77			
Total assets, Funeral Fund (not extended).....	37,455 54			
Total assets, Guarantee Fund... ..	11,217 35			
Total assets, General Fund....	79,256 91			
Aggregate of all other assets.....	10,047 29			
Total assets.....	281,826 20	8,193 02	243,984 90	12,463 63

VI. Liabilities.

	Supreme Body
Amount of claims admitted by the Society.....	\$ 12,629 22
Amount of claims supposed or reported or unadjusted.....	2,710 21
Total liabilities.....	\$ 15,339 43

VII. Miscellaneous.

No actions or proceedings were taken by or against the Society during 1922.

Assessments for the purpose of life insurance are made monthly.

Twelve such assessments were made during 1922, payable first of each month, also extra assessment in July and October.

The books and accounts were duly audited February 16th, 1922.

Books of account kept by the Society: Cash Books, Card Index and Ledgers of both the Funeral Benefit Department and Beneficiary Department.

Names and post office addresses of auditors: G. Davenport, C.A., Montreal, Que.; and F. J. Davis, Toronto.

No changes were made during 1922, in the constitution and rules in respect of insurance certificates or benefits and rates.

Amount of bond of Supreme Secretary, \$3,000.00.

Amount of bond of Supreme Treasurer, \$1,000.00.

Number of certificate holders in Ontario, 2,353.

Number of members in Ontario, 15,606.

Amount of insurance in force in Ontario at 31st December, 1922, \$2,130,674.61.

Number of members in Ontario who died during 1922, 56.

Amount of death benefits paid to Ontario members in 1922, \$47,269.16.

Amount of disability benefits paid to Ontario members in 1922, nil.

Amount of funeral benefits paid to Ontario members during 1922, \$24,870.00.

VIII. Cash Receipts.

Cash balance from 1921 (not extended), Supreme Lodge, \$101,004.85.

Cash received during 1922, from:		Supreme Body
Registrations.....	\$	908 90
Dues.....		277 01
Assessments.....		98,752 61
Per capita tax and levies.....		17,904 24
New policies.....		3 00
Supplies sold.....		6,736 15
Interest and dividends.....		9,190 82
Premiums for guarantee of lodge officers.....		442 22
Rents.....		7,343 69
All other sources.....		50 27
Cash received from investments, \$1,522.00		
Total receipts.....	\$	141,608 91

IX. Cash Expenditure.**(a) Expenses of Management.**

Cash paid during 1922 for:		Supreme Body
Commission.....	\$	2,446 94
Law costs.....		350 80
Registration fees and power of attorney.....		230 00
Bank charges.....		157 59
Executive meetings.....		274 35
Medical examiner's salary.....		11 00
Supplies bought.....		5,643 82
Travelling expenses.....		2,259 57
Rent, light, heat and taxes.....		4,300 86
Managing officers' salaries and expenses.....		5,501 57
Clerk hire and janitor.....		5,730 00
Official journal.....		4,800 00
Printing, stationery and advertising.....		996 15
Postage, telegrams and express.....		1,158 33
Premiums for guarantee of lodge officers.....		10 00
Maintenance of building and repairs.....		1,418 85
Insurance.....		259 65
Other management expenses.....		899 77
Total expenses of management.....	\$	36,449 25

(b) Miscellaneous Expenditure.

Sick benefits.....	230 15
Life insurance payments.....	52,856 29
Funeral benefits.....	33,800 00
Gratuities.....	8 75
For investments (not extended), \$4,024.00.	
Total expenditure.....	\$ 123,344 44

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1922:

Attained ages	Number of Members Col. 1	Amount of insurance Col. 2	Amount of monthly payments Col. 3	Number of deaths during year Col. 4	Death losses incurred during year Col. 5
		\$ c.	\$ c.		\$ c.
16-24	12	10,500 00	10 01		
25-29	34	29,956 13	29 39		
30-34	107	94,818 86	95 82		
35-39	193	164,661 72	183 04	1	976 80
40-44	316	272,768 41	331 46	4	2,662 38
45-49	354	326,267 78	429 40	2	1,892 83
50-54	455	414,518 45	580 48	2	1,991 26
55-59	486	480,151 46	737 65	6	6,208 06
60-64	406	398,091 99	692 17	14	13,158 81
65-69	234	221,662 61	458 93	7	5,571 30
70-74	182	151,107 24	363 73	14	11,700 22
75-79	123	93,603 74	289 86	10	6,805 18
80-84	33	21,891 34	85 99	2	981 39
85 and over	2	1,394 08	8 17	1	908 06
Totals.....	2,937	2,681,393 81	4,296 10	63	52,856 29

SONS OF SCOTLAND BENEVOLENT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, 60 VICTORIA STREET, TORONTO.

Organized 27th June, 1876; incorporated in Ontario, 8th April, 1880.

The executive officers of the Society at the 31st December, 1922, were as follows:

John Tytler, Grand Chief.....Toronto.
D. M. Robertson, Grand Chieftain.....Toronto.
Alex. Fraser, Grand Treasurer.....Toronto.
F. S. Mearns, Grand Secretary.....Toronto.

I. Currency of Insurance Certificates.

Amount covered by contracts other than for endowments, sick or funeral benefits, \$3,436,-762.00.

II. Movement in Insurance Certificates.

- (a) Contracts for endowments or for benefits in the nature thereof.—None.
- (b) Contracts for insurance other than endowments, sick benefits or funeral benefits.

	Number.	Amount.
		\$ c.
Contracts in force 31st December, 1921.....	4,695	3,295,220 00
Add contracts taken during 1922.....	1,113	516,250 00
Add amount by which various certificates were increased during 1922.....	....	2,750 00
Gross number and amount of contracts on foot at any time during 1922	5,808	3,814,220 00
	Number.	Amount.
Deductions:		\$ c.
Contracts matured in 1922.....	85	75,458 00
Contracts lapsed in 1922.....	573	301,250 00
Contracts surrendered in 1922.....	....	.....
Contracts cancelled in 1922.....	....	.....
Add to deductions amount by which various certificates were reduced during 1922.....	....	750 00
Total deductions extended.....	658	377,458 00
Net Contracts on foot 31st December, 1922.....	5,150	3,436,762 00

III. Funeral Benefits.—None.

IV. Sick Benefits.

Sick benefits are undertaken under the Grand Camp constitution and by-laws.
Number of members who received sick benefits in 1922, 35.
Total amount of benefits paid 1922, in respect of sick members, \$1,378.53.
Number of weeks' sickness experienced during 1922, 291 5-7.
Total amount of cash standing to credit of fund, \$3,996.11.

V. Assets.

Cash value of bonds, debentures, etc.....	\$ 862,070	63
Cash on hand.....	2,335	23
Cash on deposit, Bank of Hamilton, Toronto.....	14,448	35
Dues and assessments called, but not yet payable.....	12,855	16
Interest due and accrued.....	12,841	66
Accrued interest on Quebec deposit.....	1,828	73
Premium loans on certificates.....	11,379	30
Quebec deposit.....	5,000	00
Total assets of Life Insurance Fund (not extended).....	\$ 906,444	84
Total assets of Sick Fund (not extended).....	13,818	14
Total assets of General and other funds (not extended).....	2,990	88
All other assets.....		494 80
Total assets.....	\$ 923,253	86

VI. Liabilities.

Amount of claims reported or admitted.....	\$ 11,500	00
Total liabilities.....	\$ 11,500	00

VII. Miscellaneous.

There were no actions or proceedings against the Society in 1922.

Assessments are made for purposes of life insurance certificates monthly. Twelve assessments were made during 1922, payable on the first day of each month.

The Society's accounts were audited January 12th to 15th, 1923. The books of record or account kept for purposes of insurance certificate or benefits: Register of Subordinate Camps, showing particulars of each certificate issued; ledger, cash book.

The names and post office addresses of the auditors of accounts for 1922 were: E. A. MacLaurin, Toronto, and H. M. Ferguson, Toronto.

Amount of bond of Grand Secretary, \$6,000.

No changes were made, during 1922, in the constitution, in relation to insurance certificates or benefits.

Number of certificate holders in Ontario at 31st December, 1922, 4,589.

Number of members in Ontario who died during 1922, 81.

Amount of death benefits paid to Ontario members during 1922, \$72,268.18.

Amount of insurance in force in Ontario, 31st December, 1922, \$3,063,512.

VIII. Cash Receipts.

Cash balance from 1921, \$19,510.53.	Grand Camp
Initiation fees.....	\$ 987 00
Assessments.....	88,271 76
Per capita tax.....	8,549 60
Supplies sold.....	1,438 67
Interest, dividends.....	43,440 14
Cash received from repayment of loan (not extended), \$22,348.34.	
Total cash receipts.....	\$ 142,687 17

IX. Cash Expenditure.**(a) Expenses of Management.**

C. F. A., annual fee.....	Grand Camp
Commission and organization expenses.....	\$ 40 00
Registration fees.....	10,789 13
Rent, light, heat and taxes.....	255 00
Premiums for guarantee of Subordinate Camp officers.....	979 29
Supplies bought.....	106 20
Travelling expenses.....	183 94
Medical examiner's salary and expenses.....	135 85
Salaries, officers', committees' and auditors' fees.....	942 00
Clerk hire.....	2,670 00
Postage, telegrams and express.....	2,170 00
Printing, etc.....	332 92
Committee expenses.....	719 82
Actuarial expenses.....	384 10
Other expenses.....	175 00
Total expenses of management.....	349 97
	\$ 20,233 22

(b) Miscellaneous Expenditure

Life insurance claims other than endowments.....	\$	75,823	73
Sick benefits.....		1,378	53
All other expenditure.....		17	21
Cash for investments, etc., (not extended), \$70,309.77.			
Total expenditure.....	\$	97,452	69

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1922.

Attained ages	Number of members Col.1	Amount of insurance Col. 2	Amount of monthly payments Col. 3	Number of deaths during year Col. 4	Death losses incurred during year Col. 5
		\$ c.	\$ c.		\$ c.
16-24	459	241,250 00	278 72	1	1,000 00
25-29	361	186,250 00	239 63		
30-34	520	291,250 00	387 06		
35-39	613	339,000 00	457 20	1	250 00
40-44	652	386,500 00	531 72	5	4,250 00
45-49	567	371,750 00	593 25	4	3,250 00
50-54	428	313,500 00	558 72	4	3,000 00
55-59	465	381,750 00	830 59	6	4,500 00
60-64	408	337,000 00	939 71	12	13,500 00
65-69	277	234,250 00	894 65	12	11,750 00
70-74	183	159,012 00	779 73	6	5,500 00
75-79	149	135,750 00	677 34	24	20,458 00
80-84	52	45,000 00	225 00	6	5,000 00
85 and over	16	14,500 00	72 50	4	3,000 00
Totals.....	5,150	3,436,762 00	7,465 82	85	75,458 00

THE ST. JOSEPH UNION OF CANADA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, 325 DALHOUSIE STREET, OTTAWA, ONT.

Organized 22nd March, 1863; incorporated 1st June, 1864.

The Executive Officers of the Society at the 31st December, 1922, were as follows:
J. Tetreault, President.....Sherbrooke, Que.
Chas. Leclerc, Secretary-Treasurer.....Ottawa, Ont.

II. Movement in Insurance Certificates.

(b) Contracts for Insurance, other than endowments, Sick Benefits or Funeral Benefits.

	Number	Amount
Contracts in force 31st December, 1921.....	22,003	\$ 17,571,065 00
Add contracts taken during 1922 new or renewed.....	1,436	1,219,900 00
Add amount by which various certificates still on foot were increased in 1922.....		
Gross number and amount of contracts on foot at any time during 1922	23,439	18,790,965 00
	Number	Amount
Deductions:		\$ c.
Contracts matured in 1922.....	167	129,610 00
Contracts lapsed in 1922.....	2,445	1,980,650 00
Deduction of certificates.....		4,800 00
Total deductions extended.....	2,612	2,115,060 00
Net contracts on foot at 31st December, 1922.....	20,827	16,675,905 00

III. Funeral Benefits.

No special fund for funeral benefits. They are paid out of Sick Benefit Fund.
Number of members' wives deceased in 1922, 58.
Amount paid in respect of deceased wives of members, \$4,325.00.

IV. Sick Benefits.

Sick benefits are undertaken by the Society.
Number of members who have received sick benefits during 1922, 2,625.
Amount of sick benefits paid, \$92,933.82.
Number of weeks' sickness experienced during 1922, 16,707.
Amount standing to credit of Sick Benefit Fund, \$84,716.41.

V. Assets.

Cash value of real estate, less encumbrances.....	\$ 125,600 00
Cash value of mortgages.....	8,000 00
Bonds, debentures, etc.....	1,865,938 04
Dues and assessments called but not yet payable.....	707 23
Cash in deposit to the Society's credit in the following chartered banks:	
Royal Bank of Canada.....	494 82
Banque Provinciale, Quebec.....	4,494 93
Provincial Treasurer, New Brunswick and Quebec.....	10,000 00
La Banque, Hochelaga.....	67,220 69
Interest due and accrued.....	27,685 60
Total assets, Insurance Fund (not extended) \$2,003,873.27.	
Total assets, Sick and Funeral Fund (not extended) \$84,716.41.	
Total assets, General and other funds (not extended) \$8,337.95.	
All other assets.....	220,934 93
Total assets.....	<u>\$ 2,331,076 24</u>

VI. Liabilities.

Amount of claims admitted by the Society.....	\$ 10,160 00
Amount of claims for death of members' wives.....	200 00
All other.....	20,812 86
Total liabilities.....	<u>\$ 31,172 86</u>

VII. Miscellaneous.

Actions or proceedings instituted by or against the Society during 1922:
 Assessments are made monthly.
 Twelve assessments were made during 1922, payable 1st of every month.
 No changes were made in the organization or management of the Society and in relation to benefits during 1922.
 The accounts were audited continuously.
 The books of record are: Councils, Ledgers, General Ledgers, Death Registers, Auxiliary Books, Members' Registers, Card Index, Social Class Instalment Ledger.
 No changes were made in the Constitution and Rules in relation to insurance certificates or benefits.
 Names and addresses of auditors: V. Boudreault and H. Legault, Ottawa.
 Amount of bond of Secretary-Treasurer, \$5,000.
 Amount of bond of Cashier, \$2,000.
 Number of members in Ontario, 31st December, 1922, 4,412.
 Amount of insurance in force in Ontario at 31st December, 1922, \$3,853,325.00.
 Number of members in Ontario who died in 1922, 51.
 Amount of death benefits paid to Ontario members in 1922, \$33,350.94.
 Amount of disability benefits paid to Ontario members in 1922, \$1,325.00.
 Amount of sick benefits paid in Ontario in 1922, \$14,445.53.

VIII. Cash Receipts.

Cash balance from 1921 (not extended), \$58,290.79.	
Cash received during 1922 from:	
Application fees.....	\$ 1,257 00
Dues and assessments for Benefits.....	356,850 09
Dues and assessments for Expenses.....	85,975 47
Degrees and cards.....	358 90
Supplies sold.....	124 35
Rent.....	9,341 00
Interest and Dividends.....	99,894 02
All other sources (detailed in memo.).....	66,111 42
Cash received from payment of loans or investments (not extended).....	322,410 42
Total receipts.....	<u>\$ 619,912 15</u>

IX. Cash Expenditure.**(a) Expenses of Management.**

Cash paid during 1922 for:

Collection of fees.....	\$ 24,267 59
Commission and organization expenses.....	26,107 20
Law costs.....	261 33
Registration fees.....	366 84
Actuarial fees.....	450 00
Profit and loss account.....	406 77
Travelling expenses.....	1,804 45
Supplies bought.....	401 70
Certificates.....	158 75
Managing officers' salaries, officers' fees.....	6,734 16
Clerk hire.....	15,164 62
Medical examiner's salary.....	3,499 92
Official journal.....	2,544 17
Printing and stationery.....	1,739 90
Postage, telegrams and express.....	1,601 60
Guarantee premiums.....	40 00
Other expenses.....	867 92
Total expenses of management.....	\$ 86,416 92

(b) Miscellaneous Expenditure.

Life insurance claims.....	139,582 64
Old age benefits.....	15,158 73
Sick benefits.....	92,933 82
Members' wives benefits.....	4,325 00
Total disability benefits.....	3,810 00
Oeuvre Centin Collegiate.....	306 23
Expenses, other than foregoing (detailed in memo.).....	73,811 97
For investments (not extended), \$502,140.31.	
Total expenditure.....	\$ 416,345 31

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1922.

Attained ages	Number of members Col. 1	Amount of insurance Col. 2	Amount of monthly payments Col. 3	Number of deaths during year Col. 4	Death losses incurred during year Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	2,953	2,359,900 00	2,526 86	10	8,000 00
25-29.....	2,992	2,260,250 00	2,419 11	10	6,000 00
30-34.....	3,210	2,555,600 00	2,858 31	14	9,700 00
35-39.....	3,087	2,520,000 00	3,116 91	25	21,050 00
40-44.....	2,579	2,115,900 00	2,943 21	16	11,300 00
45-49.....	2,131	1,743,450 00	2,800 02	16	12,950 00
50-54.....	1,523	1,227,100 00	2,299 05	22	15,050 00
55-59.....	1,076	875,850 00	1,883 64	18	14,900 00
60-64.....	727	571,950 00	1,409 14	19	15,450 00
65-69.....	445	359,760 00	1,169 44	9	8,600 00
70-74.....	95	79,045 00	272 27	5	4,500 00
75-79.....	7	6,350 00	31 95	3	2,000 00
80-84.....	2	750 00	2 30	1	110 00
85 and over.....					
Totals.....	20,827	16,675,905 00	23,732 21	168	129,610 00

THE GRAND LODGE OF ONTARIO INDEPENDENT ORDER OF ODD FELLOWS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

To which are appended statements of the auxiliary bodies lettered below as A, B, C and D.

HEAD OFFICE, 229 COLLEGE STREET, TORONTO.

Organized 27th July, 1855; incorporated in Ontario, 19th November, 1874.

The executive officers of the Society at the 31st December, 1922, were as follows:

Thos. A. Sharp, Grand Master.....	Midland.
W. G. R. Bartram, Deputy Grand Master.....	London.
J. E. Anderson, Grand Warden.....	Lindsay.
William Brooks, Grand Secretary.....	Toronto.
P. T. Coupland, Grand Treasurer.....	St. Mary's.

I. Currency of Insurance Certificates.

Amount covered by endowment contracts in force, 31st December, 1921.—None.
Amount covered by contracts of insurance other than endowments.—None.

II. Movement in Insurance Certificates.

- (a) Contracts of endowments or benefits in the nature thereof.—None.
- (b) Contracts for insurance, other than endowments, sick benefits or funeral benefits.

III. Funeral Benefits.

The Subordinate Lodges undertake funeral benefits. The total membership of these lodges at the 31st December, 1922, was 62,424.

The number of deaths in the Society in 1922, 517.

The amount of funeral benefits paid in 1922, in respect to deceased members was \$23,380.38.

Total amount of funeral benefits paid in respect of deceased wives, \$3,894.39.

General Benefit Fund includes sick and funeral benefits and general expense fund, \$3,074,134.47.

Nurse Fund (maintained by a few lodges only), \$15,390.86.

Contingent Fund, applicable to any purpose of the lodge, \$25,394.76.

Widows' and Orphans' Fund, \$20,656.82.

Social Fund, \$1,746.39.

Total standing to credit of General Benefit Fund at 31st December, 1922, \$3,137,323.30.

IV. Sick Benefits.

The Subordinate Lodges undertake sick benefits.

The total number of members who received sick benefits in 1922 was 4,929.

The amount of benefits paid in 1922, in respect to special relief, \$8,400.81, and to sick members \$125,165.30.

The number of weeks' sickness experienced in 1922 was 44,917. Amount paid for medical attendance during 1922, \$19,223.36.

Nursing, \$5,419.86.

Paid for relief of widows and orphans, \$29,736.47.

Amount paid to Home Board for maintenance, etc., \$75,178.83

V. Assets.

	Grand Lodge	Lodges Subordinate
Amount of real estate.....		\$1,105,614 40
Amount of mortgages and securities.....		1,233,804 23
Cash in hands of Grand Secretary and in banks.....\$	89 05	328,856 25
Amount of cash in Standard Bank, Toronto.....	214 86	
Amount of cash in Dominion Bank.....	6,466 35	
Amount of cash in Dominion Bank (special relief).....	2,089 41	
Cash in Canada Permanent Mortgage Co.....	5,558 17	
Tax due from lodges.....	33,053.00	
All other assets.....	16,848 07	520,834 56
Total amount of assets.....	\$ 64,318 91	\$3,189,109 44

VI. Liabilities.

Funds at credit of defunct lodges.....\$	397 80	
Bonding Fund.....	5,364 95	
Balance of per capita to Home.....	7,998 00	
Per capita and Home Tax to Grand Lodge.....		\$33,053 00
Special relief fund.....	11,939 41	
All other liabilities.....	65 25	51,786 14
	\$ 25,765 41	\$ 84,839 14

VII. Miscellaneous.

Actions or proceedings instituted against the Society during 1922, none.

The books and accounts of the Subordinate Lodges were audited in January and July, 1922, and those of the Grand Lodge in May, 1922.

Names and post office addresses of Grand Lodge auditors: C. J. Parker, Brantford, W. E. Gowling, Ottawa.

No changes were, during 1922, made in the constitution and rules in relation to insurance certificates or benefits.

Amount of bond of Grand Secretary, \$5,000.00.

Amount of bond of Grand Treasurer, \$5,000.00.

Number of members in Ontario 31st December, 1922, 62,424.

Number of members who died in Ontario during 1922, 517.

VIII. Cash Receipts.

Cash balance (Grand Lodge) from 1922 (not extended), \$11,374.55.

Cash received during 1922 from:

	Grand Lodge.	Subordinate Lodges
Initiation fees, etc.....\$.....		\$ 70,223 48
Dues.....		411,827 16
Per capita tax and Home tax.....	62,764 40	
Fines.....	188 00	
Charter fees.....	30 00	
Supplies sold.....	10,250 04	
Rent, interest and dividends.....		184,161 62
Interest.....	432 16	
Bonding charges.....	589 14	
All other sources.....	54,126 17	162,924 33
Investments (not extended)		

Total receipts.....	\$128,379 91	\$829,136 59
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IX. Cash Expenditure.

(a) Expenses of Management.

	Grand Body	Subordinate Bodies.
Cash paid during 1922 for:		
Clerk hire.....	\$ 2,237 92	.....
Per capita tax.....	150 00	.....
Registration fee.....	10 00	.....
Expenses of annual meeting.....	20,146 35	.....
Rent, etc.....	1,500 00	.....
Supplies bought.....	6,488 70	.....
Travelling expenses and appropriations to officers.	1,950 00	.....
Salaries, officers' and auditors' fees.....	5,000 00	.....
Official journal.....	1,467 36	.....
Printing, stationery and advertising.....	768 63	.....
Postage and express.....	864 25	.....
Law costs.....	100 00	.....
Other management expenses (detailed in memo.).....	4,210 34	\$258,674 52
Total expenses of management.....	\$ 44,893 55	\$258,674 52

(b) Miscellaneous Expenditure.

Funeral benefits.....	.....	27,274 77
Benefits to widows and orphans.....	.....	29,736 47
Sick benefits.....	.....	125,165 30
Medical attendance and nursing.....	.....	24,643 22
Gratuities—Special relief.....	.....	8,400 81
Ontario Odd Fellows' Home, building fund, etc.....	51,446 63	.....
Ontario Odd Fellows' Home, maintenance account.....	23,732 20	.....
All other expenditure.....	5,264 24	217,967 59
Investments (not extended, subordinates),		
Grand total.....	\$ 125,336 62	\$691,862 68

(a) Abstract from the returns of Rebekah Lodges to the Grand Lodge of Ontario,

	Males.	Females.	Total.
Number of members, 31st December, 1921.....	7,758	15,630	23,388
Admitted during 1922.....	810	2,191	3,001
Total.....	8,568	17,821	26,389
Deduct.....	910	993	1,903
Membership, 31st December, 1922.....	7,658	16,828	24,486

Receipts

Dues.....	\$ 36,275 06
Initiations.....	9,243 75
Rents, etc.....	922 48
Miscellaneous.....	19,263 83
Total.....	\$ 65,705 12

Expenditure

Relief of members.....	\$ 464 89
Relief of widowed families.....	55 50
Special relief.....	2,782 10
I.O.O.F. Home.....	1,724 52
Orphans.....	35 85
Total.....	\$ 5,062 86

Miscellaneous

Expenses, lodges.....	\$ 54,922 13
Invested fund of Rebekah Lodges.....	33,672 00
Cash on hand, Rebekah Lodges.....	35,626 51
Working expenses of Assembly.....	11,743 73
Cash in Assembly funds.....	3,695 44
Number of lodges.....	191

(b) The following summary from the returns of the Grand Encampment shows the Membership and standing at 31st December, 1922.

Number of members as from last report.....	11,379
Initiated during the year ending 31st December, 1922.....	681
Admitted by card during the year ending 31st December, 1922.....	71
Reinstated during the year ending 31st December, 1922.....	32
Total.....	12,163
Deductions:	
Withdrawn by card.....	122
Suspended by non-payment of dues.....	541
Suspended for cause.....	25
Deceased.....	99
Error.....	2
	789
Net membership, 31st December, 1922.....	11,374

Number of Patriarchs relieved in 1922.....	453
Number of weeks for which benefits were paid.....	3,655

Amount paid for burying the dead in 1922.....	\$ 946 01
Amount paid for special relief in 1922.....	539 59
Amount paid for relief of Patriarchs (sick benefits).....	4,835 78
Relief of widowed families.....	142 00
Total amount of relief paid.....	\$ 6,463 38

Receipts from all sources.....	\$ 39,173 59
Total funds of subordinate encampments.....	115,389 20
Current expenses (subordinates).....	27,719 10
Cash assets.....	27,688 08
Invested in mortgages and securities.....	43,231 75
Invested in buildings and lands.....	5,225 00
Invested in furniture and regalia.....	28,490 77
All other.....	10,753 60

(c) Record of the Odd Fellows' Mutual Aid Association of the City of London, Ontario.

Number of members died in 1922.....	1
Number of members, 31st December, 1922.....	50
Amount of cash received during the year 1922.....	\$ 35 97
Amount of expenses in management in 1922.....	12 40
Amount paid funeral claims.....	16 50
Amount on hand, 31st December, 1922.....	35 59

(d) The Odd Fellows' Funeral Aid Association of the Counties of Lincoln and Welland.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

Receipts (dues and interest) and balance in bank, December 31st, 1922.....	\$ 1,682 99
Expenses of management.....	131 74
Death claims invested.....	300 00
Balance on hand, in bank and invested.....	5,676 25
Membership, 31st December, 1921.....	433
Admitted.....	31
Died.....	3
Suspended and withdrawn.....	8
Total membership 31st December, 1922.....	453

AMERICAN WATCH CASE COMPANY'S EMPLOYEES' MUTUAL WELFARE ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1922.

HEAD OFFICE, TORONTO, ONTARIO.

Organized April, 1919; incorporated 23rd April, 1919.

The executive officers of the Society at the 31st December, 1922, were as follows:

P. H. Randall, President.....	Toronto.
Wm. Sanderson, Vice-President.....	Toronto.
H. McGowan, Vice-President and Secretary, pro tem.....	Toronto.
J. McKnight, Treasurer.....	Toronto.

I. Funeral Benefits.

Total membership of Society at 31st December, 1922, 94.

No member died and no funeral benefits were paid.

II. Sick Benefits.

Number of members who received sick benefits in 1922, 22.

Amount of benefits paid in 1922 in respect of sick members, \$354.05.

Number of weeks' sickness experienced during 1922, 42½.

Total amount of cash standing to credit of fund at 31st December, 1922, \$499.27.

III. Assets.

Cash value of bonds.....	\$	500 00
Cash in Imperial Bank, Toronto.....		499 27
Total assets.....	\$	<u>999 27</u>

IV. Liabilities.—None.

V. Miscellaneous.

Six assessments were made during 1922.

The books of the Society were audited January, 1923.

Names and addresses of the auditors for 1922: Chas. Emery and W. Leask, Toronto.

Books kept by the Society : Minute, Due and Cash Book, Members' Register.

VII. Cash Receipts.

Cash balance from 1921 (not extended), \$595.77.

Cash received during 1922 from:

Application fees.....	\$	1 00
Dues.....		289 05
Interest and dividends.....		27 50
Total receipts.....	\$	<u>317 55</u>

VIII. Cash Expenditure.

(a) Expenses of Management.

Registration fee.....	\$	10 00
Salaries.....		50 00
Total expenses of management.....	\$	<u>60 00</u>

(b) Miscellaneous Expenditure.

Sick benefits.....		354 05
Grand total.....	\$	<u>414 05</u>

H. M. ARMY AND NAVY VETERANS' SOCIETY OF HAMILTON.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, FORESTERS' HALL, JAMES STREET N., HAMILTON, ONTARIO.

Organized 5th October, 1889, and incorporated 4th January, 1897.

The executive officers of the Society at the 31st December, 1922, were as follows:

G. W. Sutcliffe, President.....	Hamilton.
James Ness, Treasurer.....	Hamilton.
Edward P. Wyatt, Secretary.....	Hamilton.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society.

Total membership at 31st December, 1922, 153.

Four members died during 1922, and funeral benefits were paid amounting to \$400.00.

Amount standing to credit of Funeral Benefit Fund, \$1,143.69.

II. Sick Benefits.

Amount paid for medical attendance.....	\$	217	87
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III. Assets.

Victory War Loan.....	\$	1,000	00
Cash on hand.....		2	40
Cash deposited with the Hamilton Provident and Loan Society.....		1,141	29
All other assets.....		193	45
Total assets.....	\$	2,337	14

IV. Liabilities.—\$17.80.

V. Miscellaneous.

The Society's accounts were duly audited on 16th January, 1923.

Names and post office addresses of the auditors for 1922: W. Horrocks and A. Wyatt, Hamilton.

The books of account kept by the Society are: Minute Book, Cash Book and Ledger.

Certain changes were made in the by-laws during 1922.

VII. Cash Receipts.

Cash balance from 1921 (not extended), \$1,153.47.

Cash received during 1922 from:

Dues.....	\$	536	10
Initiation fees.....		47	00
Ladies Auxiliary.....		400	00
Sale of tickets at Christmas.....		632	30
Donations.....		39	00
Interest.....		79	84
Supplies sold.....		15	45
All other.....		8	00

Total Receipts.....	\$	1,757	69
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VIII. Cash Expenditure.**(a) Expenses of Management.**

Cash paid during 1922 for:

Commission.....	\$	9 75
Registration fee.....		10 00
Supplies bought.....		231 01
Rent.....		21 25
Officers' salaries and officers' and auditors' fees.....		87 11
Printing, etc.....		127 57
Postage.....		56 72
Total management expenses.....	\$	543 41

(b) Miscellaneous Expenditure.

Funeral benefits.....		400 00
Medical attendance.....		217 87
Gratuities.....		348 55
All other expenses.....		257 64
Total expenditure.....	\$	1,767 47

HIS MAJESTY'S ARMY AND NAVY VETERANS' SOCIETY (TORONTO).

(File p. 35.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, TORONTO.

Organized 9th August, 1887; incorporated in Ontario, 25th January, 1888.

The executive officers of the Society at the 31st December, 1922, were as follows:

J. F. Johns, President.....	Toronto.
A. J. Porter, Vice-President.....	Toronto.
J. M. Burn, Secretary.....	Toronto.
G. H. Youell, Treasurer.....	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society.

Total membership at 31st December, 1922, 312.

Number of members who died during 1922, 2.

Amount paid for funeral benefits, \$100.00.

II. Sick Benefits.

Number of members who received sick benefits in 1922, none.

Total amount of benefits paid in 1922, in respect of sick members, nil.

III. Assets.

Cash on hand.....	\$ 48
Cash value of bonds.....	2,000 00
Bank of Commerce, Toronto.....	1,563 97
Other assets.....	955 00
Total assets.....	<u>\$ 4,519 45</u>

IV. Liabilities.—\$38.40.**V. Miscellaneous.**

No assessments are made, monthly payments being required.

The following books of record are kept: Minute Book, Cash Book and Ledger.

The accounts were audited July, 1922 and January, 1923.

The names and addresses of auditors for 1922 were as follows: H. R. Davis, J. McKenna and E. J. Ryan, Toronto.

Treasurer's bond, \$200.00.

VII. Cash Receipts.

Cash balance from 1921 (not extended), \$973.89.

Cash received during 1922 from:

Rent.....	\$ 141 82
Honorary members.....	21 00
Initiation fees.....	74 00
Dues.....	670 10
Supplies sold.....	64 35
Donations.....	378 21
Assessments, Northwest branch.....	144 45
Other sources.....	813 03

Total.....	<u>\$ 2,306 96</u>
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VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:

Per capita tax.....	\$	8	68
Registration fee.....		10	00
Commission and organization expenses.....		2	27
Supplies bought.....		19	11
Managing officers' salaries.....		141	56
Printing, postage, etc.....		158	11
Rent, light, etc.....		150	00
Postage, telegrams, etc.....		94	22
All other.....		519	50
Premiums.....		1	00

Total expenses of management.....\$ 1,104 45

(b) Miscellaneous Expenditure.

Gratuities.....		472	45
All other.....		139	50

Total expenditure.....\$ 1,716 40

BAIN WAGON CO. EMPLOYEES' MUTUAL BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, WOODSTOCK.

Incorporated 19th January, 1900.

The executive officers of the Society at the 31st December, 1922, were as follows:

J. Watson, President.....	Woodstock.
Henry Pearson, Treasurer.....	Woodstock.
Thos. Armstrong, Treasurer.....	Woodstock.

II. Sick Benefits.

Sick benefits are undertaken by the Society, the membership of which is 149.

Number of members who received benefits during 1922, 32.

Total amount of benefits paid in 1922, \$944.00.

Number of weeks' sickness experienced in 1922, 108½.

Total amount of cash standing to credit of Sick Benefit Fund, \$218.90

III. Assets.

Cash in Bank of Commerce, Woodstock.....\$ 218 90

IV. Liabilities.—None.**V. Miscellaneous.**

Assessments are made for the purpose of benefits monthly if required, and are payable 1st of each month. Eleven such assessments were made during 1922.

Books of record and account kept by the Society are as follows: Cash Book, Ledger and Minute Book.

The Society's books were duly audited January 5th, 1923.

The names and post office addresses of the auditors for 1922 were as follows: J. S. France and Geo. Coleman, Woodstock.

No changes were made during 1922 in the organization, management or constitution and rules of the Society.

VII. Cash Receipts.

Cash balance from 1921 (not extended) \$507.01.

Cash received during 1922 from:

Application fees.....	\$ 2 00
Assessments.....	367 75
Interest.....	5 97
Donations.....	369 75

Total receipts.....\$ 745 47

VIII. Cash Expenditure.**(a) Expenses of Management.**

Cash paid during 1922 for:

Law costs.....	\$ 1 00
Registration fee.....	10 00
Officers' and auditors' salaries.....	54 75
Postage, etc.....	08
Supplies.....	3 75

Total expenses of management.....\$ 69 58

(b) Miscellaneous Expenditure.

Funeral Wreaths.....	20 00
Sick benefits.....	944 00

Total expenditure.....\$ 1,033 58

BEAVER SICK AND FUNERAL BENEFIT CLUB OF TORONTO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, TORONTO, ONTARIO

Organized April 1st, 1917; incorporated 8th May, 1917.

The executive officers of the Society at the 31st December, 1922, were as follows:

H. Adams, President.....	Toronto.
W. G. Esson, Treasurer.....	Toronto.
E. Savell, Secretary.....	Mt. Dennis.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a membership of 236.
Number of members who died during 1922, 1.
Amount of funeral benefits paid in respect of deceased members, \$100.00.
Two members' wives died and \$100.00 funeral benefits were paid.

II. Sick Benefits.

Number of members who received sick benefits during 1922, 29.
Amount of sick benefits paid during 1922, \$405.07.
Number of weeks' sickness experienced during 1922, 86 1/7.
Total cash standing to credit of Sick and Funeral Benefit Fund at 31st December, 1922,
\$275.52.

III. Assets.

Cash in Bank of Hamilton, Toronto.....	\$ 275 52
Total assets.....	\$ 275 52

IV. Liabilities.—None.

V. Miscellaneous.

Twelve assessments were made in 1922.
The Society's accounts were duly audited in June and December, 1922.
Names and addresses of auditors of accounts for 1921: H. Dennis and W. Whinship,
Toronto.
Certain changes were, during 1922, made in the organization and management or in the
constitution and rules of the Society in relation to benefits.

VII. Cash Receipts.

Cash balance from 1921 (not extended), \$215.35.	
Cash received during 1922 from:	
Initiation fees.....	\$ 49 00
Dues.....	1,330 00
Per capita tax.....	213 75
Interest.....	16 10
Donations.....	40 73
Total receipts.....	\$ 1,649 58

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:		
Registration fee.....	\$	10 00
Rent.....		12 00
Supplies bought.....		16 62
Salaries.....		30 00
Expenses of annual meeting.....		4 92
Total expenses of management.....	\$	73 54

(b) Miscellaneous Expenditure.

Funeral benefits.....		200 00
Sick benefits.....		405 07
Dividends to members.....		910 80
Total expenditure.....	\$	1,589 41

BRANTFORD CARRIAGE COMPANY LIMITED RELIEF ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, BRANTFORD, ONTARIO.

Incorporated November, 17th, 1920.

The executive officers of the Society at the 31st December, 1922, were as follows:

Geo. Reeve, President.....	Brantford.
A. McWhirter, Vice-President.....	Brantford.
F. G. Brydges, Secretary.....	Brantford.
W. G. Boyer, Treasurer.....	Brantford.

I. Funeral Benefits.

Total membership of the Society at 31st December, 1922, 95.

One member of the Society died during 1922.

Total amount of funeral benefits paid during 1922, \$50.00.

II. Sick Benefits.—None.

Number of members who received sick benefits in 1922, 5.

Amount of benefits paid in 1922 in respect of sick members, \$143.00.

Number of weeks' sickness experienced in 1922, 18.

Total amount of cash standing to credit of fund at 31st December, 1922, \$370.70.

III. Assets.

Cash in Bank of Montreal, Brantford.....	\$ 370 70
Total assets.....	<u>\$ 370 70</u>

IV. Liabilities.—None.**V. Miscellaneous.**

Eleven assessments were made during 1922.

The following books of record are kept by the Society: Assessment Book, Financial Detail Book, Cash Book.

The books of the Society were audited January 5th, 1923.

Names and addresses of the auditors for 1922: A. Alexander and D. Stewart, Brantford.

VII. Cash Receipts.

Cash balance 1921, (not extended), \$403.41.	
Assessments.....	\$ 189 25
Interest.....	10 29
Total receipts.....	<u>\$ 199 54</u>

VIII. Cash Expenditure.**(a) Expenses of Management.**

Law costs.....	\$ 50
Registration fee.....	10 00
Salaries.....	25 00
Printing.....	3 50
Postage.....	25
Total expenses of management.....	<u>\$ 39 25</u>

(b) Miscellaneous Expenditure.

Funeral benefits.....	50 00
Sick benefits.....	108 00
Gratuities.....	35 00
Grand totals.....	<u>\$ 232 25</u>

BROWN BROTHERS, LIMITED, EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, TORONTO, ONTARIO.

Organized 2nd January, 1898, and incorporated in Ontario, 3rd March, 1903.

The executive officers of the Society at the 31st December, 1922 were as follows:

A. Robertson, President.....	Toronto.
J. L. Rouse, Vice-President.....	Toronto.
John E. Lamb, Secretary.....	Toronto.
Albert Burton, Treasurer.....	Toronto.

II. Sick Benefits.

The total membership of the Society at 31st December, 1922, 62.

Sick benefits are undertaken by the Society. Twelve members received sick benefits during 1922.

Total amount of benefits paid in 1922, in respect of sick members, \$387.67.

Number of weeks' sickness experienced, 64 4-7.

Total amount standing to credit of Sick Fund, \$201.45,

III. Assets.

Victory War Loan.....	\$ 250 00
Cash on hand.....	20 53
Cash in Bank of Commerce, 31st December, 1922.....	109 77
Total assets.....	\$ 380 30

IV. Liabilities.—None.**V. Miscellaneous.**

Payments are made monthly.

The Society's books were audited for 1922 on January 11th, 1923.

Names and addresses of auditors for 1922 were as follows: A. Smyth and J. Mohun. Toronto.

Books of record kept by the Society are: Secretary's Cash Books, membership roll, order on Treasurer and Treasurer's Cash Book.

No changes were made in the constitution during 1922.

VII. Cash Receipts.

Cash balance, 31st December, 1921, \$201.45.

Cash received during 1921 from:

Application fees.....	\$ 4 50
Dues.....	166 10
Donation.....	150 00
Interest.....	20 90

Total receipts..... \$ 341 50

VIII. Cash Expenditure.**(a) Expenses of Management.**

Cash paid during 1922 for

Registration fee.....	\$ 10 00
Expenses of annual meeting.....	3 70
Postage.....	28
Supplies bought.....	5 00
Rent, light, heat and taxes.....	1 00
Law costs.....	5 00

Total expenses of management..... \$ 24 98

(b) Miscellaneous Expenditure.

Sick benefits..... 387 67

Total expenditure..... \$ 412 65

BRUNNER MOND MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, AMHERSTBURG, ONTARIO.

Incorporated in Ontario, June 6th, 1918.

The executive officers of the Society at the 31st December, 1922, were as follows:

J. C. Garrels, President.....	Amherstburg.
F. W. Haas, Vice-President	Amherstburg.
H. M. Stancliff, Secretary-Treasurer.....	Amherstburg.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, total membership of which is 206.

Number of members who died during 1922, none.

Amount of funeral benefits paid in 1922, nil.

Number of members' wives who died during 1922, 3.

Amount of funeral benefits paid for members' wives in 1922, \$150.00.

II. Sick Benefits.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1922, 37.

Amount of benefits paid in 1921, in respect of sick members, \$1,685.70.

Number of weeks' sickness experienced during 1922, 168½.

Amount paid for medical attendance during 1922, \$2,210.00.

Amount standing to credit of fund at 31st December, 1922, \$2,480.63.

III. Assets.

Cash value of bonds.....	\$ 4,000 00
Cash value of mortgages.....	1,589 02
Cash in Imperial Bank, Amherstburg.....	2,480 63
All other.....	67 30
Total assets.....	<u>\$ 8,136 95</u>

IV. Liabilities.—None.

V. Miscellaneous.

The books of record and account are: Journal, Ledger and Cash Book.

The accounts of the Society were audited 31st December, 1922.

Names and addresses of the auditors for 1922 were as follows: Fred Wilson and W. W. Eccles, Amherstburg.

During 1922 no changes were made in the constitution and rules, in relation to sick or funeral benefits.

VII. Cash Receipts.

Cash balance from 1921 (not extended), \$3,511.35.

Cash received during 1922 from:

Dues.....	\$ 1,264 51
Interest.....	632 03
Initiation fees.....	158 00
All other sources.....	6 86
Repayment of loan (not extended), \$5,271.52.	

Total.....	<u>\$ 2,061 40</u>
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VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:		
Registration fee.....	\$	10 00
Supplies bought (medicine).....		215 09
Printing.....		4 50
Interest.....		82 15
Total expenses of management.....		<u>311 74</u>

(b) Miscellaneous Expenditure.

Funeral benefits.....		150 00
Sick benefits.....		1,685 70
Medical attendance and hospital.....		2,210 00
Dues and initiation fees refunded.....		6 20
For investments (not extended) \$4,000.00.		
Total expenditure.....	\$	<u><u>4,363 64</u></u>

CANADA CYCLE AND MOTOR CO., LIMITED, EMPLOYEES' MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, WESTON, ONTARIO.

Organized July 15th, 1918; incorporated in Ontario, August 20th, 1918.

The executive officers of the Society at the 31st December, 1922, were as follows:

C. R. Watson, President.....	Toronto.
D. Davis, Vice-President.....	Toronto.
P. Knight, Secretary-Treasurer.....	Weston.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a total membership of 367.

Number of members of the Society who died during 1922, 1.

Funeral benefits paid during 1922, \$30.00.

II. Sick Benefits.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1922, 58.

Amount paid for sick benefits during 1922, \$983.28.

Number of weeks' sickness experienced during 1922, 187 1-7.

Amount paid for medical attendance during 1922, \$464.00.

Amount of cash standing to the credit of the fund, \$592.31.

III. Assets.

Cash in Bank of Montreal, Weston.....	\$ 592 31
Total.....	<u>\$ 592 31</u>

IV. Liabilities.—Nil.

V. Miscellaneous.

Twenty-six assessments were made during 1922.

The Society's accounts were duly audited in 1922, January and July.

The books of record or account kept are: Minute, cash order on Treasurer.

Names and addresses of auditors for 1922: E. C. Roy and H. C. Higgins, Weston.

No changes were made in 1922 in the constitution and rules of the Society in relation to benefits.

VII. Cash Receipts.

Cash Balance from 1921 (not extended), \$162.34.

Cash received 1922 from:

Assessments.....	\$ 2,072 25
Donations.....	7 50

Total receipts.....	<u>\$ 2,079 75</u>
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VIII. Cash Expenditure.

(a) Expenses of Management

Cash paid during 1922:

Law costs.....	\$ 50
Registration fee.....	10 00
Supplies.....	2 00
Salaries.....	160 00

Total expenses of management.....	<u>\$ 172 50</u>
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(b) Miscellaneous Expenditure.

Funeral benefits.....	30 00
Sick benefits.....	983 28
Medical attendance.....	464 00
All other.....

Total expenditure.....	<u>\$ 1,649 78</u>
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**THE CANADA FURNITURE MANUFACTURERS (LIMITED) EMPLOYEES'
BENEFIT SOCIETY.**

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, WOODSTOCK, ONTARIO.

Organized, 1895; incorporated, 29th January, 1896.

The executive officers of the Society at the 31st December, 1922, were as follows:

Chas. Berlett, President.....	Woodstock.
W. J. Anderson, Vice-President.....	Woodstock.
Robt. A. Scott, Secretary-Treasurer.....	Woodstock.

I. Funeral Benefits.

Funeral benefits have been discontinued by the Society, the membership of which at 31st December, 1922 was 143.

II. Sick Benefits.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1922, 13.

Amount of sick benefits paid during 1922, \$194.50.

Number of weeks' sickness experienced during 1922, 68 5-7.

Amount paid for medical attendance, \$325.14.

Amount of cash standing to credit of fund, \$264.43.

III. Assets.

Canadian Bank of Commerce.....	\$	49	17
Canada Permanent Mortgage Corporation.....		215	26
Total.....	\$	264	43

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made monthly.

Number of assessments made during 1922, 12.

No changes were made in the constitution and rules during the year, 1922.

Books kept by the Society: Cash Book, Minute Book and Members' Roll, and Bank Books.

The books of the Society were audited 4th January, 1923. Names of auditors: H. L. Coles and A. Finlay, Woodstock.

VII. Cash Receipts.

Cash balance from 1921 (not extended), \$380.86.

Cash received during 1922 from:

Assessments.....	\$	464	50
Interest.....		9	61
Total.....	\$	474	11

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:

Registration fee.....	\$	10	00
Postage.....			50
Salary of Secretary.....		35	00
Printing.....			40
Total expenses of management.....	\$	45	90

(b) Miscellaneous Expenditure.

Sick benefits.....		194	50
Medical attendance.....		325	14
All other expenditure.....			25 00
Total expenditure.....	\$	590	54

CANADIAN ORDER OF BEAVERS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, LONDON, ONTARIO.

Incorporated in Ontario, June 27th, 1913.

The executive officers of the Society at the 31st December, 1922, were as follows:

L. S. Holmes, M.D., Grand Master.....	London.
T. L. Howe, Deputy Grand Master.....	Windsor.
E. W. J. Griffith, Grand Secretary-Treasurer.....	Windsor.

I. Funeral Benefits.

Sick and funeral benefits are undertaken by the Society with a membership of 57.

Number of members who died during 1922, 1.

Total amount of funeral benefits paid during 1922, \$100.00.

II. Sick Benefits.

Number of members who received sick benefits in 1922, 10.

Total amount paid for sick benefits in 1922, \$214.47.

Number of weeks' sickness experienced in 1922, 43.

Balance of credit of fund, 31st December, 1922, \$1,235.89.

III. Assets.

Cash standing to credit in Imperial Bank, Windsor, Ont.....	\$ 1,299 28
Cash on hand.....	83 70
All other.....	125 00
Total assets.....	<u>\$ 1,507 98</u>

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made quarterly. Four such assessments were made in 1922.

The Society's accounts were audited January, 20th, 1923.

The books of record kept are a ledger, minute and cash book, bank book, etc.

During 1922 certain changes were made in the constitution and by-laws of the Society.

Names and addresses of the auditors for 1922: H. R. Wellington and T. Frickman, Windsor.

Amount of bond of Secretary, \$500.00.

Amount of bond of Treasurer, \$500.00.

VII. Cash Receipts.

Cash balance, 31st December, 1921, \$1,375.89.

Cash received during 1922 from:

Per capita tax and levies.....	\$ 180 78
Dues.....	207 25
Interest.....	36 73

Total receipts.....	<u>\$ 424 76</u>
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VIII. Cash Expenditure.**(a) Expenses of Management.**

Cash paid during 1922 for:

Registration fee.....	\$	10	00
Supplies bought.....		2	75
Printing, etc.....		59	95
Postage.....		9	60
Travelling expenses.....		20	90

Total management expenens.....\$ 103 20

(b) Miscellaneous Expenditure.

Funeral benefits.....		100	00
Sick benefits.....		214	47

Total expenditure.....\$ 417 67

CANADIAN ALLIS-CHALMERS, LIMITED, EMPLOYEES' MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE TORONTO, ONTARIO

Organized 2nd day of July, 1890; incorporated in Ontario 27th September, 1892.

The executive officers of the Society at the 31st December, 1922, were as follows:

J. Ferguson, President.....	Toronto.
W. J. Hanley, Secretary.....	Toronto.
James E. Ford, Treasurer.....	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society with a membership of 433.
Two members died during 1922, and funeral benefits amounting to \$150.00 were paid.

II. Sick Benefits.

Number of members who received sick benefits during 1922, 85.
Total amount of sick benefits paid during 1922, \$1,313.03.
Number of weeks' sickness experienced during 1922, 219.
Amount paid for medical attendance during 1922, \$650.25.
Total amount of cash standing to credit of Sick Benefit Fund at the 31st December, 1922, \$830.24.

III. Assets.

Cash on hand.....	\$ 58 89
Cash in Canadian Bank of Commerce.....	760 26
Cash in Imperial Bank.....	11 09
Total.....	<u>\$ 830 24</u>

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made semi-monthly.
Twenty-six assessments were made during 1922, and were payable on the 1st and 15th of each month.
The books of the Society were duly audited June 30th and December 31st, 1922.
The following books of record are kept: Secretary's Minute Book, Treasurer's Cash Book and Secretary's Order Book.
Names and addresses of auditors of accounts for 1922: L. Jordon, F. Pilcher and J. McIntyre, Toronto.
No changes were made during 1922 in the constitution and rules in relation to benefits.
Amount of bond of Secretary, \$300.
Amount of bond of Treasurer, \$1,000.

VII. Cash Receipts.

Cash balance from 1921 (not extended), \$299.18.	
Cash received during 1922 from:	
Assessments.....	\$ 2,898 25
Interest.....	6 48
Total.....	<u>\$ 2,904 73</u>

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:

Registration fee.....	10 00
Officers' salaries, etc.....	209 10
Guarantee bonds.....	13 00
Expenses of management.....	\$ 232 10

(b) Miscellaneous Expenditure.

Funeral benefits.....	150 00
Sick and accident benefits.....	1,313 03
Medical attendance.....	650 25
Hospital.....	28 29
Grand totals.....	<u>\$ 2,373 67</u>

CANADIAN EXECUTIVE BOARD OF THE AMALGAMATED SOCIETY OF CARPENTERS AND JOINERS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

Incorporated in Ontario, 21st September, 1914.

The executive officers of the Society at the 31st December, 1922, were as follows:

Geo. Sellors, President.....	Toronto.
A. Barker, Treasurer.....	Toronto.
William W. Young, Secretary.....	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, total membership of which is in Canada, 2,247, (Ontario, 1,427).

Number of members who died during 1922, in Ontario, 11.

Amount of funeral benefits paid in 1922, \$525.00.

Two members' wives died during 1922 and \$60.00 funeral benefits were paid.

II. Sick Benefits.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1922, 57 (Ontario).

Amount of benefits paid in 1922 in respect of sick members, \$1,334.00.

Number of weeks' sickness experienced in 1922, 388 2-7.

III. Assets.

	Supreme	Subordinate
Cash in hands of treasurer.....		\$ 1,105 05
Cash in various banks.....	\$ 350 09	10,361 81
Total.....	\$ 350 09	\$ 11,466 86

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are payable every two weeks and a special levy quarterly. Four such special assessments were made.

The Society's accounts were audited quarterly.

Names and addresses of the auditors of accounts for 1922: A. E. Ford and E. Webster, Toronto.

Books of record and account kept: Cash Book and Due Book.

Certain changes were made during 1922, in the organization or management and in the constitution and rules in relation to benefits.

Branch treasurers are bonded to the amount of \$250.00.

VII. Cash Receipts.

Executive Board.

Cash balance from 1920 (not extended) \$2,789.84

Cash received during 1922 from:

Received from branches.....	\$ 3,725 03
Interest.....	24 42
Postage.....	4 50

\$ 3,753 95

VIII. Cash Expenditure.

Cash paid during 1922 for:

Law costs.....	\$ 36 00
Registration fee.....	10 00
Rent and storage.....	500 00
Postage and express.....	71 92
Special delegations.....	1,548 39
Monthly Journal.....	285 25
Banking expenses.....	4 96
Auditing accounts.....	12 96
Supplies.....	321 89
Salaries.....	336 83
Insurance.....	15 50
Remitted to branches.....	2,900 00
Bonding Treasurer (Branch).....	150 00
	<u>\$ 6,193 70</u>

IX. Cash Receipts.

Branch Accounts.

Cash balance from 1921 (not extended), \$8,922.88.

Cash received during 1922 from:

Initiation fees.....	\$ 1,139 50
Dues.....	27,803 23
Supplies.....	704 85
Interest.....	171 07
Executive Board.....	2,900 00
All other.....	144 61
	<u>\$ 32,863 26</u>

X. Expenditure.

Cash paid during 1922 for:

Special delegations.....	\$ 2,280 51
Meetings.....	115 31
Premiums.....	810 00
Postage.....	309 14
Stationery and printing.....	113 23
Salaries.....	2,024 85
Rent.....	1,902 25
Banking expenses.....	174 86
Auditing accounts.....	234 37
Per capita to U.B.....	1,745 30
Delegates to councils.....	473 25
Sick benefits.....	1,785 77
Funeral benefits.....	760 00
Superannuation.....	3,603 25
Gratuities (to unemployed, etc.).....	7,749 77
Remitted to District Office, Toronto.....	3,725 03
Strike benefit.....	938 81
All other.....	1,573 58
	<u>\$ 30,319 28</u>

CANADIAN HEBREW BENEVOLENT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, TORONTO, ONTARIO.

Incorporated in Ontario, 26th March, 1920.

The executive officers of the Society at the 31st December, 1922, were as follows:

M. Fuller, President.....	Toronto.
S. Shapiro, Secretary.....	Toronto.
J. King, Treasurer.....	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society.
Total membership at 31st December, 1922, 98.
Two members' wives died during 1922.
Funeral benefits paid during 1922, \$88.00.

II. Sick Benefits.

Number of persons who received sick benefits during 1922, 5.
Amount paid for sick benefits, \$100.00.
Number of weeks sickness experienced in 1922, 20.
Amount paid for medical attendance, \$263.30.
Cash standing to credit of fund, \$1,418.68.

III. Assets.

Cash on hand.....	\$ 131 15
Cash deposited in Bank of Commerce, Toronto.....	1,287 53
Total assets.....	<u>\$ 1,418 68</u>

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made when necessary.
No assessment was made during 1922.
The Society's accounts were audited, January 28th, 1923.
Three books of record are kept.
Name and post office address of the auditor of accounts of 1922: J. Rosen, Toronto.
Bond of Treasurer, \$50.00.

VII. Cash Receipts.

Cash balance from 1921 (not extended), \$1,115.99.	
Cash received during 1922 from:	
Application fees.....	\$ 13 50
Initiation fees.....	30 00
Dues and doctor fees.....	1,352 75
Supplies sold.....	13 75
Donations.....	10 70
Interest and dividends.....	31 50
Total receipt.....	<u>\$ 1,452 20</u>

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:

Relief fund.....	\$ 92 80
Registration fees.....	10 00
Rent, etc.....	93 30
Hospital Fund.....	92 80
Supplies bought.....	76 36
Cemetery.....	80 50
Printing, etc.....	77 20
Postage.....	36 55
Salaries.....	104 00
All other.....	34 70

Total expenses of management.....	\$ 698 21
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(b) Miscellaneous Expenditure.

Funeral benefits.....	88 00
Medical attendance.....	263 30
Sick benefits.....	100 00

Grand total.....	\$ 1,149 51
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UNION No. 55 (HAMILTON, ONT.) OF THE CIGARMAKERS' INTERNATIONAL
UNION OF AMERICA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, HAMILTON, ONT.

The executive Officers of the Society at the 31st December, 1922 were as follows:

T. Pouliott, President.....Hamilton.
A. R. Theoret, Financial Secretary.....Hamilton.
W. H. Crawford, Treasurer.....Hamilton.

I. Funeral Benefits.

Funeral benefits are undertaken by the Union; membership, 86.
Number of members who died in 1922, 2.
Funeral benefits paid in respect of deceased members, \$1,100.00.
Number of members who received disability allowance, 2.
Amount paid for disability allowance, \$800.

II. Sick Benefits.

Sick benefits are undertaken by the Society.
Number of members of the Society who received sick benefits during 1922, 21.
Total amount of sick benefits paid during 1922, \$775.00.
Number of weeks' sickness experienced in 1922, 110 5/7.

III. Assets.

Cash on hand.....	\$ 99 12
Cash in Bank of Hamilton	2,944 46
All other.....	325 48
Total.....	<u>\$ 3,369 06</u>

IV. Liabilities.—None.

Miscellaneous.

Two assessments were made during 1922.
The Society's accounts were audited monthly during 1922.
The books kept are Day Book, Ledger and Cash Book.
Name and post office address of the auditors for 1922: J. Zeigler, Hamilton.
Amount of bond of Secretary, \$500.00.
Amount of bond of Treasurer, \$500.00.

VII. Cash Receipts.

Cash balance from 1921 (not extended), \$4,790.94.
Cash received during 1921 from:

Initiation fees.....	\$ 18 00
Dues.....	2,367 00
Out of Work Benefits.....	115 20
Assessments.....	120 00
Interest.....	136 78
All other sources.....	66 50
Donation.....	16 00
Sick Benefits returned.....	2 50
Total receipts.....	<u>\$ 2,841 98</u>

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:	
Loan to Union.....	\$ 550 00
Registration fee.....	10 12
Rent, etc.....	120 00
Capita tax to International Union.....	300 00
Per capita tax.....	8 40
Postage, etc.....	26 05
Printing etc.....	60 44
Managing officers' salaries and officers' and auditors' fees.....	367 05
	<hr/>
Total expenses of management.....	\$ 1,442 06

(b) Miscellaneous Expenditure.

Per capita tax or levies.....	8 55
Sick benefits.....	775 00
Funeral benefits.....	1,100 00
Total disability benefits.....	800 00
Loans on cards.....	8 00
Out of work benefits.....	115 20
Other expenditure.....	15 05
	<hr/>
Total expenditure.....	\$ 4,263 86
	<hr/>

**UNION NO. 27 (TORONTO, ONT.), OF THE CIGARMAKERS' INTERNATIONAL
UNION OF AMERICA.**

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, 112 SPRUCE STREET, TORONTO.

Organized 18th May, 1869 and incorporated in Ontario, 4th July, 1894.

The Executive Officers of the Society at the 31st December, 1922, were as follows:

N. J. Martin, President.....	Toronto.
J. Taylor, Vice-President.....	Toronto.
J. Pamphilon, Secretary-Treasurer.....	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, the membership of which is 89.
Number of members of the Society who died during 1922, 4.
Total amount of funeral benefits paid during 1922, \$1,125.00.

II. Sick Benefits.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1922, 18.
Total amount paid in respect of sick benefits in 1922, \$736.00.
Number of weeks' sickness experienced in 1922, 105 1/7.

III. Assets.

Cash on hand.....	\$ 13 66
Cash on deposit to Society's credit, not drawn against, in the Home Bank, Toronto..	3,392 56
Total.....	<u>\$ 3,406 22</u>

IV. Liabilities.—None.

V. Miscellaneous.

Two assessments were made in 1922.
The books and accounts were audited monthly during 1922.
Names of auditors: A. McDonald, J. Taylor and P. Greenbaum, Toronto.
Books kept by the Society are: Day Book and Ledger.

VII. Cash Receipts.

Cash balance from 1921 (not extended), \$3,371.49.	
Cash received during 1922 from:	
Initiation fees.....	\$ 59 00
Dues.....	2,577 90
Assessments.....	206 70
Fines.....	51 55
Interest and dividends.....	91 91
All other.....	15 00
Total receipts.....	<u>\$ 3,002 06</u>

VIII. Cash Expenditure.**(a) Expenses of Management.**

Cash paid during 1922 for:

Per capita tax for management.....	\$ 16 20
Registration fee.....	10 00
Rent, fuel, light and taxes.....	76 50
Salaries, officers' and auditors' fees.....	255 73
Printing, stationery and advertising.....	65 50
Postage, telegrams and express.....	24 20
Total expenses of management.....	\$ 448 13

(b) Miscellaneous Expenditure.

Funeral benefits.....	1,125 00
Per capita tax or levies.....	600 00
Sick benefits.....	736 00
Gratuities.....	34 20
All other.....	24 00
Total expenditure.....	\$ 2,967 33

CANADIAN ORDER OF RECHABITES.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, TORONTO, ONTARIO.

Incorporated in Ontario 13th July, 1912.

The executive officers of the Society at the 31st December, 1922, were as follows:

T. H. Shepherd, Provincial Chief Ruler	Toronto.
L. Paterson, Provincial Deputy Ruler	Toronto.
Wm. Argyle, Provincial Past Chief Ruler	Toronto.
J. Cairns, Provincial Superintendent of Juveniles	Toronto.
J. M. Tosh, Provincial Treasurer	Toronto.
John E. T. Paterson, Provincial Secretary	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society with a membership: Supreme Body, 16;
Subordinate Bodies, 296, Juveniles, 425.
Number of members who died during 1922, 1.
Amount of funeral benefits paid during 1922, \$100.00.
Cash to credit of fund at 31st December, 1922: Supreme Body, \$4,712.90.

II. Sick Benefits.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits in 1922: Subordinate Bodies, 60.
Amount of benefits paid in 1922, \$810.78.
Number of weeks' sickness experienced in 1922, 240.
Amount paid for medical attendance: Subordinate Bodies, \$462.68; Juvenile, \$249.48.
Cash standing to credit of Sick Benefit Fund at 31st December, 1922, \$11,425.69.

III. Assets.

	Supreme Body	Subordinate Bodies	Juvenile Branches
Cash value of mortgages	\$11,390 00	.....	.....
Cash value of bonds	3,000 00	.....	.....
Cash on hand	323 69	.....	.....
Cash on deposit in Bank of Montreal, Toronto	1,869 26	\$ 346 49	\$ 53 76
Cash on deposit in Imperial Bank, Hamilton .....	.....	109 09	24 23
Total assets	\$16,582 95	\$ 455 58	\$ 77 99

IV. Liabilities.—None.

V. Miscellaneous.

Assessments for purposes of benefits are made monthly.
The Society's accounts were duly audited for 1922, on 1st March, 1923.
Books of record kept by the Society are: Contribution, Register, Account and Secretary's
and Treasurer's Cash Book.
Names and addresses of the auditors for 1922 were as follows: H. J. L. Taylor and W. A.
Gordon, Toronto.
No change was made in the constitution or by-laws of the Society during 1922.

VII. Cash Receipts.

	Supreme Body	Subordinate Bodies	Juvenile Branches
Cash balance from 1921 (not extended), \$14,108.39.			
Cash received during 1922 from:			
Initiation fees.....		\$ 34 00	\$ 10 00
Dues.....	\$ 1,665 65	462 68	249 48
Assessments.....	91 22	510 49	209 96
Per capita tax and levies.....	83 80	.....	.....
Supplies sold.....	132 01	.....	.....
Interest and dividends.....	668 89	.....	.....
All other sources.....	1,686 27	.....	.....
Totals.....	\$ 4,327 84	\$ 1,007 17	\$ 469 44

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:			
Per capita tax.....	\$ 169 10	.....	\$ 28 80
Registration fee.....	10 00	.....	.....
Supplies bought.....	85 79	\$ 40 00	20 57
Travelling expenses.....	9 00	.....	.....
Expenses of meeting.....	27 75	.....	.....
Rent, light, heat and taxes.....	14 00	200 00	150 00
Officers' salaries.....	152 50	20 00	15 00
Printing, stationery and advertising.....	65 93	.....	.....
Postage etc.....	52 08	.....	.....
All other.....	112 86	.....	.....
Total expenses of management.....	\$ 699 01	\$ 260 00	\$ 214 37

(b) Miscellaneous Expenditure.

Funeral benefits.....	100 00	.....	.....
Sick benefits.....	810 78	.....	.....
Medical attendance.....	.....	462 68	249 48
Total expenditure.....	\$ 1,609 79	\$ 722 68	\$ 463 85

THE COCKSHUTT PLOW COMPANY RELIEF ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, BRANTFORD.

Incorporated in Ontario, August 19th, 1899.

The Executive Officers of the Society at the 31st December, 1922, were as follows:

Hon. H. Cockshutt, Honorary President.....	Brantford.
George Dennis, President.....	Brantford.
James Brown, First Vice-President.....	Brantford.
W. H. Kern, Second Vice-President.....	Brantford.
Geo. Carey, Secretary.....	Brantford.
C. Foulds, Treasurer.....	Brantford.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, total membership of which is 345.

Number of members who died during 1922, 5, and funeral benefits were paid amounting to \$500.00.

Total cash standing to credit of Funeral Benefit Fund at 31st December, 1922, \$360.71.

II. Sick Benefits.

Sick benefits are undertaken by the Society. 51 members received sick benefits during 1922, amounting to \$1,868.00.

Number of weeks' sickness experienced in 1922, 311 1/3.

III. Assets.

Cash in Bank of Montreal, Brantford.....\$ 360 71

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made monthly, or oftener if necessary. Fourteen assessments were made during 1922.

The Society's accounts were audited January 19th, 1923.

The books of record kept are as follows: Assessment Book, Financial Detail Book, Cash Book, Minute Book. The accounts of the Society were duly audited, January 19th, 1923.

Names and post office addresses of the auditors of accounts of 1922: W. J. Epplett and C. R. Stiles, Brantford.

No changes were made in regard to sick benefits during 1922.

VII. Cash Receipts.

Cash balance from 1921 (not extended), \$605.57.

Cash received during 1922 from:

Assessments.....	\$ 1,191 25
Donation from Cockshutt Plow Co., Ltd.....	1,191 25

Total.....\$ 2,382 50

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:

Registration.....	\$ 10 00
Printing, stationery and advertising.....	12 36
Officers' salaries, etc.....	235 00
Postage and war stamps.....	2 00

Total.....\$ 259 36

(b) Miscellaneous Expenditure.

Funeral benefits.....	500 00
Sick benefits.....	1,868 00

Grand total.....\$ 2,627 36

CONSUMERS' GAS COMPANY'S EMPLOYEES' MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, TORONTO.

Organized 26th June, 1918; incorporated in Ontario, July 4th, 1918.

The Executive Officers of the Society at the 31st December, 1922 were as follows:

Wm. Forbes, President.....	Toronto.
Wm. Arnot, Vice-President.....	Toronto.
Chris. J. Kennedy, Secretary.....	Todmorden.
Alfred Johnson, Treasurer.....	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society with a membership of 521.

Number of members who died during 1922, 3.

Amount of funeral benefits paid during 1922, \$468.00.

Cash to credit of fund at 31st December, 1922, \$62.50.

II. Sick Benefits.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits in 1922, 86.

Amount of benefits paid during 1922, \$1,956 24.

Number of weeks' sickness experienced in 1922, 391.

Medical attendance, \$1,100.28.

Cash to credit of Sick Benefit Fund, \$21.65.

III. Assets.

Cash in Dominion Bank, Toronto.....	\$	84	15
Total.....	\$	84	15

IV. Liabilities.—None.**V. Miscellaneous.**

Twelve assessments were made during 1922.

The accounts of the Society were duly audited quarterly in 1922.

Names and addresses of the auditors for the year 1922: W. B. Moss and L. Schoenerfeldt, Toronto.

The books kept are as follows: Cash Book, Day Book, and Ledger.

No changes were made in the Constitution during 1922.

Amount of bond of treasurer, \$1,000.00.

VII. Cash Receipts.

Cash balance (not extended), \$310.07.

Cash received during 1922 from:

Assessments and dues.....	\$	2,968	40
Interest and dividends.....		4	89
Donation.....		500	00

Total receipts.....	\$	3,473	29
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VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:

Law costs.....	\$ 15 00
Registration fee.....	10 00
Salaries.....	110 00
Supplies.....	8 00
Printing, etc.....	2 89
All other.....	28 80

Total expenses of management.....\$ 174 69

(b) Miscellaneous Expenditure.

Funeral benefits.....	468 00
Sick benefits.....	1,956 24
Medical attendance.....	1,100 28

Total expenditure.....\$ 3,699 21

CZENSTOCHOWER AID SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, TORONTO.

Organized July 1st, 1915; incorporated 11th September, 1916.

The Executive Officers of the Society at the 31st December, 1922, were as follows:

M. Kaplan, President.....	Toronto.
B. Cohen, Secretary.....	Toronto.
J. Wozwiso, Treasurer.....	Toronto.

I. Funeral Benefits.

Total membership 31st December, 1922, 116.
 Number of members who died during 1922, 1.
 Amount of funeral benefits paid during 1922, \$150.00.
 Cash standing to the credit of the Fund at 31st December, 1922, \$298.30.

II. Sick Benefits.

Number of members who received sick benefits during 1922, 20.
 Amount of sick benefits paid during 1922, \$320.00.
 Number of weeks' sickness experienced during 1922, 40.
 Amount paid for medical attendance, \$250.00.
 Amount standing to the credit of the Fund at 31st December, 1922, \$920.84.

III. Assets.

Cash value of bonds.....	\$	500 00
Cash in Union Bank.....		891 25
Total assets.....	\$	<u>1,391 25</u>

IV. Liabilities.—None.

V. Miscellaneous.

The books and accounts of the Society were duly audited quarterly in 1922.
 The names and addresses of the auditors were as follows: K. Schiff and S. H. Shrott, Toronto.
 No changes were made during 1922 in the Constitution and By-laws.
 Amount of bond of Treasurer, \$100.00.
 Amount of bond of Secretary, \$100.00.

VII. Cash Receipts.

Cash balance from 1921 (not extended), \$1,391.25.		
Cash received during 1922 from:		
Application fees.....	\$	10 00
Dues.....		1,094 11
Interest and dividends.....		70 00
Initiation fees.....		8 00
Total receipts.....	\$	<u>1,182 11</u>

VIII. Cash Expenditures.

(a) Expenses of Management.

Cash paid during 1922 for:

Registration fee.....	\$ 10 00
Expenses of annual meeting.....	15 00
Rent, light, heat and taxes.....	75 00
Salaries.....	115 00
Printing, etc.....	175 00

\$ 390 00

(b) Miscellaneous Expenditure.

Funeral benefits.....	150 00
Sick benefits.....	320 00
Medical attendance.....	250 00

Total expenditure.....\$ 1,110 00

THE DOMINION EXPRESSMEN'S SICK BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, 88 SIMCOE ST., TORONTO.

Organized 30th November, 1890, and incorporated in Ontario, 6th December, 1893.

The Executive Officers of the Society at the 31st December, 1922 were as follows:

William C. Jex, President, Dominion Express.....Toronto.
W. M. Carruthers Secretary-Treasurer.....Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Association. Membership, 1,503.

Number of members who died during 1922, 7.

Amount of funeral benefits paid, 1,050.00.

Cash standing to credit of Funeral Benefit Fund, \$1,099.20.

II. Sick Benefits.

Sick benefits are undertaken by the Association.

Number of members who received sick benefits in 1922, 273.

Total amount of sick benefits paid in 1922, \$7,731.00.

Number of weeks' sickness experienced in 1922, 1,104.

Total amount of cash standing to the credit of Sick Benefit Fund at 31st December, 1922, \$4,790.45.

III. Assets.

Cash in Dominion Bank, Toronto.....	\$ 4,790 45
Cash in Dominion Bank, Toronto.....	1,099 20
Total assets.....	<u>\$ 5,889 65</u>

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made for the purpose of benefit certificates monthly.

Twelve such assessments were made during the year 1922.

The Society's books were duly audited on January 16th, 1922.

The following books of record and account are kept for the purpose of benefits: Ledger, Index Book and Bank Books.

The names and post office addresses of the auditors for 1922 were as follows: W. J. Wilson, W. C. Westlick and T. R. J. Plant, Toronto.

Amount of bonds of Secretary-Treasurer, \$500.

VII. Cash Receipts.

Amount of cash on hand, 31st December, 1922, \$5,165.83.

Cash received during 1922 from:

Initiation fees.....	\$ 44 50
Dues.....	8,934 50
Assessments.....	1,467 00
Interest and Dividends.....	129 30

Total receipts.....\$ 10,575 30

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:

Registration.....	\$ 10 00
Salaries, officers' and auditors' fees.....	768 00
Printing, stationery and advertising.....	224 73
Postage.....	32 25
Premiums.....	5 00
Unpaid assessments.....	30 50

Total expenses of management.....\$ 1,070 48

(b) Miscellaneous Expenditure.

Funeral benefits.....	1,050 00
Sick benefits.....	7,731 00

Total expenditure.....\$ 9,851 48

DUNLOP TIRE AND RUBBER GOODS EMPLOYEES' MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, TORONTO, ONTARIO.

Incorporated in Ontario, 17th March, 1913.

The Executive Officers of the Society at the 31st December, 1922 were as follows:

Geo. Archer, President.....	Toronto.
C. Stryker, Vice-President.....	Toronto.
L. P. Arlett, Secretary-Treasurer.....	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society.
 Total membership at 31st December, 1922, 750.
 Two members died during 1922.
 Funeral benefits paid during 1922, \$60.00.

II. Sick Benefits.

Number of persons who received sick benefits during 1922, 214.
 Amount paid for sick benefits, \$1,974.67.
 Number of weeks' sickness experienced, 493.
 Amount paid for medical attendance, \$1,080.
 Total amount of cash standing to credit of Sick Benefit Fund at 31st December, 1922,
 \$920.55.

III. Assets.

Cash on hand.....	\$	47	10
Cash deposited in Bank of Commerce.....		873	45
Total assets.....	\$	920	55

IV. Liabilities.—None.**V. Miscellaneous.**

Assessments are semi-monthly.
 The Society's accounts were audited June 30th and December 31st, 1922.
 The books of record kept are as follows: Cash Book, Minute Book and Treasurer's Certificate Book.
 Names and post office addresses of the auditors of accounts of 1922: J. E. Jones and H. J. H. Pole, Toronto.
 No changes were made in regard to sick benefits during 1922.
 Bond of Secretary-Treasurer, \$1,000.00.

VI. Cash Receipts.

Cash balance from 1921 (not extended), \$842.83.	
Cash received during 1922 from:	
Assessments.....	\$ 3,453 00
Interest.....	22 78
Donations.....	125 00
Total receipts.....	\$ 3,600 78

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:	
Registration fee.....	\$ 10 00
Expenses of annual meeting.....	134 99
Salaries.....	250 00
Premium for guarantee of lodge officer.....	5 00
Postage, etc.....	8 40
Total expenses of management.....	<u>\$ 408 39</u>

(b) Miscellaneous Expenditure.

Funeral benefits.....	60 00
Sick benefits.....	1,974 67
Medical attendance.....	1,080 00
Grand total.....	<u><u>\$ 3,523 06</u></u>

EMPLOYEES' MUTUAL BENEFIT ASSOCIATION OF THE DOMINION FORGE & STAMPING CO., LIMITED.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922

HEAD OFFICE, WALKERVILLE, ONT.

Organized 27th April, 1920; incorporated in Ontario, 15th May, 1920.

The Executive Officers of the Society at the 31st December, 1922 were as follows:

J. Mowat, President.....	Windsor.
A. Beck, Vice-President.....	Windsor.
E. A. La Croix, Secretary.....	Windsor.
E. F. Heiden, Treasurer.....	Detroit.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a total membership of 190.
 Number of members who died during 1922, none.
 Amount paid for funeral benefits, none.

II. Sick Benefits.

Sick benefits are undertaken by the Society.
 Number of members of the Society who received sick benefits during 1922, 37.
 Amount of benefits paid during 1922, \$1,047.00.
 Number of weeks' sickness experienced in 1922, 101 5/7.

III. Assets.

Cash in Bank of Montreal, Walkerville	\$ 1,582 74
All other.....	65 99
Total.....	<u>\$ 1,648 73</u>

IV. Liabilities.—\$12.00.

V. Miscellaneous.

Number of assessments made during 1922, none.
 Books of record and account kept: Card Records for cash, Receipts, Disbursements, Ledger and Minute Book
 Certain changes were made during 1922 in the organization or management or in the Constitution and Rules in relation to benefits.
 The books were duly audited February 27th, 1922, by J. Schoeller, P. Wells and L. A. Ronaud, Walkerville.

VII. Cash Receipts.

Cash balance from 1921 (not extended), \$1,187.80.

Cash received during 1922 from:

Dues.....	\$ 1,515 75
Interest and dividends.....	32 40
Social and Relief.....	3 80
All other.....	25 00

Total.....	<u>\$ 1,576 95</u>
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VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:		
Supplies.....	\$	11 00
Registration fee.....		10 00
Postage, etc.....		2 11
Printing.....		20 41
All other.....		50
Total expenses of management.....	\$	44 02

(b) Miscellaneous Expenditure.

Sick benefits and accidents.....	1,047 00
Total expenditure.....	<u>\$ 1,091 02</u>

EMPLOYEES' PROTECTIVE LEAGUE OF THE SEAMAN KENT COMPANY, LIMITED.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, MEAFORD, ONTARIO.

Organized in October, 1911; incorporated in Ontario, 1st March, 1912.

The Executive Officers of the Society at the 31st December, 1922, were as follows:

M. F. Kent, President.....	Toronto, Ont.
M. Oliver, Vice-President.....	Meaford, Ont.
H. G. Dillon, Secretary-Treasurer.....	Meaford, Ont.
F. Holloway, Treasurer.....	Meaford, Ont.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, total membership of which is 75.

Number of members who died during 1922. None.

Amount of funeral benefits paid in 1922, nil.

II. Sick Benefits.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1922, 25.

Amount of benefits paid in 1922, in respect to sick members, \$314.57.

Number of weeks' sickness experienced in 1922, 65.

Amount of cash to credit of Sick and Funeral Benefit Fund, 31st December, 1922, \$865.99.

III. Assets.

Victory bonds.....	\$ 400 00
Cash in Molson's Bank, Meaford.....	465 99
Total	<u>\$ 865 99</u>

IV. Liabilities.—None.**V. Miscellaneous.**

The Society's accounts were audited July, 1922, and December, 1922.

Names and addresses of the auditors of accounts for 1922: G. Autis, Wm. Stork, Meaford.

Books of record and account kept: Cash Book and Disbursement Book.

No changes were made during 1922 in the organization, management or Constitution and Rules in relation to benefits.

VII. Cash Receipts.

Cash balance from 192 (not extended), \$922.29.

Cash received during 1922 from:

Dues.....	\$ 259 00
Interest.....	36 27
Total receipts.....	<u>\$ 295 27</u>

VIII. Cash Expenditure.**(a) Expenses of Management.**

Cash paid during 1922 for:

Registration fee.....	\$ 10 00
Salaries, officers' and auditors' fees.....	25 00
Postage.....	2 00
Total expenses of management.....	<u>37 00</u>

(b) Miscellaneous Expenditure.

Sick benefits.....	314 57
Total expenditure.....	<u>\$ 351 57</u>

EVENING TELEGRAM EMPLOYEES' BENEFIT SOCIETY.
ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.
HEAD OFFICE, TORONTO, ONT.

Organized in May, 1912; incorporated in Ontario, 24th September, 1912.

The Executive Officers of the Society at the 31st December, 1922, were as follows:

J. P. Doyle, President.....	Toronto
G. Wanless, Vice-President.....	Toronto
T. Hopmans, Secretary.....	Toronto

I. Funeral Benefits.

Funeral benefits are undertaken by the Society with a total membership of 129.
 Number of members who died during 1922, none.
 Amount paid for funeral benefits, nil.

II. Sick Benefits.

Sick benefits are undertaken by the Society.
 Number of members of the Society who received sick benefits during 1922, 27.
 Amount of benefits paid during 1922, \$325.00.
 Number of weeks' sickness experienced in 1922, 65.
 Total amount to credit of Sick Benefit Fund, \$1,016.95.

III. Assets.

Cash on hand.....	\$ 204 35
Cash in Dominion Bank.....	812 60
 Total.....	 <u>\$ 1,016 95</u>

IV. Liabilities.—None.

V. Miscellaneous.

Number of assessments made during 1922, 52.
 The books of the Society were duly audited January 5th, 1923.
 Names and addresses of auditors of accounts of 1922; Wm. Steep and M. R. West, Toronto.
 Amount of bond of Secretary-Treasurer, \$1,000.

VII. Cash Receipts.

Cash balance from 1921 (not extended), \$762.00.	
Cash received during 1922 from:	
Dues.....	\$ 647 10
Initiation fees.....	8 00
Interest.....	80 40
 Total receipts.....	 <u>\$ 735 50</u>

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:	
Registration fee.....	\$ 10 00
Expenses of annual meeting.....	31 00
Travelling expenses.....	3 00
Officers' salaries.....	75 00
Supplies bought.....	75
Premiums for guarantee of officers.....	5 00
Rent, light, etc.....	5 00
All others.....	25 80
 Total expenses of management.....	 <u>\$ 155 55</u>

(b) Miscellaneous Expenditure.

Sick benefits.....	325 00
 Total.....	 <u>\$ 480 55</u>

GENDRON MANUFACTURING COMPANY'S EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, 137 DUCHESS STREET, TORONTO, ONT.

Organized 5th May, 1890; incorporated 24th July, 1894.

The Executive Officers of the Society at the 31st December, 1922, were as follows:

F. Renaud, President. Toronto.
 L. L. Archambault, Secretary. Toronto.
 A. T. MacEwen, Treasurer. Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a total membership of 35.

Number of members who died during 1922, none.

Amount paid for funeral benefits during 1922, none.

II. Sick Benefits.

Sick benefits are undertaken by the Society.

Number of members of the Society who received sick benefits during 1922, 7.

Amount paid for sick benefits during 1922, \$137.22.

Number of weeks' sickness experienced in 1922, 29½.

Amount paid for medical attendance, nil.

Total amount of cash standing to the credit of the Sick Benefit Fund, \$985.39.

III. Assets.

Cash in Home Bank of Canada.	\$ 985 39
Total.	<u>\$ 985 39</u>

IV. Liabilities.—None.**V. Miscellaneous.**

Fifty-two assessments were made during 1922, payable weekly.

The Society's accounts were audited in February 15, 1923.

Name and address of the auditor of accounts for 1922: E. Loyer, Toronto.

Books kept by the Society: Roll Book, Cash Book, Minute Book and Bank Book.

VII. Cash Receipts.

Cash balance from 1921 (not extended), \$957.07.

Cash received during 1922 from:

Dues.	\$ 173 80
Interest.	29 49
Doctor's fees.	5 25
Total receipts.	<u>\$ 208 54</u>

VIII. Cash Expenditure.**(a) Expenses of Management.**

Cash paid during 1922 for:

Registration fee.	\$ 10 00
Officers' salaries (Secretary and Treasurer).	48 00
Law costs.	3 00
Total expenses of management.	<u>\$ 61 00</u>

(b) Miscellaneous Expenditure.

Sick benefits.	137 22
Total expenditure.	<u>\$ 198 22</u>

GLOBE PRINTING COMPANY'S EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, YONGE AND MELINDA STREETS, TORONTO.

Organized 31st March, 1885; incorporated 10th April, 1896.

The Executive Officers of the Society at the 31st December, 1922, were as follows:

H. W. Anderson, President.....	Toronto.	
W. H. Williams, Vice-President.....	Toronto.	
George Cashman, Secretary-Treasurer.....	Toronto.	
H. Abbs.....	} Board of Management..... {	Toronto.
C. Clark.....		Toronto.
A. Lillie.....		Toronto.
W. Girling.....		Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a total membership of 132.
One member died during the year 1922. Amount of funeral benefits paid, \$100.00.
Total cash standing to the credit of Sick and Funeral Fund at 31st December, 1922, \$1,467.78.

II. Sick Benefits.

Number of members who received sick benefits in 1922, 19.
The total amount of benefits paid in 1922 was \$240.00.
Number of week's sickness experienced in 1922, 48.

III. Assets.

Actual amount of cash on hand, 31st December, 1922.....	\$ 1,467 78
Total.....	<u>\$ 1,467 78</u>

IV. Liabilities.—None.

V. Miscellaneous.

Assessments for the purpose of sick and funeral benefits are made monthly.
Ten assessments were made during 1922.
The Society's accounts were audited February 20th, 1923.
The following books of account are kept: Weekly Dues Book, Yearly Dues Book, Day Book, and Interest and Discount Book.
During 1922 no changes were made in the constitution and rules in relation to sick benefits.
Amount of bond of Secretary-Treasurer, \$1,000.00.
Names and addresses of the auditors for 1922: W. A. Lahey and H. V. Ferguson, Toronto.

VII. Cash Receipts.

Cash balance from 1921 (not extended), \$1,398.42.	
Cash received during 1922 from:	
Initiation fees.....	\$ 15 00
Interest and dividends.....	266 41
Assessment.....	544 00
Total.....	<u>\$ 825 41</u>

VIII. Cash Expenditure.**(a) Expenses of Management.**

Cash paid during 1922 for:

Registration fee.....	\$ 10 00
Supplies bought.....	70
Travelling expenses.....	17 50
Managing officers' salaries, etc.....	360 00
Premium for guarantee of officers.....	5 00
Postage, etc.....	1 95
All other (regates).....	20 90

Total expenses of management.....	\$ 416 05
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(b) Miscellaneous Expenditure.

Funeral benefits.....	100 00
Sick benefits.....	240 00
Grand total.....	<u>\$ 756 05</u>

GOODYEAR RELIEF ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, TORONTO, ONTARIO.

Incorporated in Ontario, 4th November, 1919.

The Executive Officers of the Society at the 31st December, 1922, were as follows:
E. H. Koken, President.....Toronto.
J. H. Thompson, Secretary.....Toronto.
John Shannon, Vice-President.....Toronto.
M. J. Smith, Treasurer.....Toronto.

I. Funeral Benefits.

Number of members who died during 1922, none.
Amount of funeral benefits paid during 1922, nil.

II. Sick Benefits.

Sick benefits are undertaken by the Society, with a membership of 800.
Number of members who have received sick benefits during 1922, 194.
Number of weeks' sickness experienced during 1922, 632.
Amount paid in respect of sick members during 1922, \$3,795.00.
Total amount of cash standing to credit of fund at 31st December, 1922, \$141.85.

III. Assets.

Cash value of bonds.....	\$ 11,531 11
Cash in Bank of Montreal, New Toronto.....	141 85
Total assets.....	<u>\$ 11,672 96</u>

Liabilities.—None.

V. Miscellaneous.

Assessments are made quarterly and four assessments were made during 1922.
The accounts were audited June and December, 1922.
Names and addresses of auditors: L. W. Blaxill and B. Lang, Mimico.
Books of account kept: Cash Book, Ledger, Membership and Minute Book.
No changes were made in the Constitution during 1922.
Amount of bond of Secretary, \$3,000.00.
Amount of bond of Treasurer, \$3,000.00.

VII. Cash Receipts.

Cash balance from 1921 (not extended), \$25.09.	
Cash received during 1922 from:	
Dues.....	\$ 6,759 00
Interest and Dividends.....	562 92
Cash received from repayment of loan (not extended), \$486.66.	
	<u>\$ 7,321 92</u>

VIII. Cash Expenditure.

(a) Expenses of Management.

Registration fee.....	\$ 10 00
Salaries.....	1,260 00
Premiums.....	24 00
Printing.....	90 32
	<u>\$ 1,384 32</u>

(b) Miscellaneous Expenditure.

Sick benefits.....	3,795 00
For investments (not extended), \$2,512.50.	
Grand total.....	<u>\$ 5,179 32</u>

GOOLD, SHAPLY, MUIR COMPANY EMPLOYEES' RELIEF ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, BRANTFORD, ONTARIO.

Organized, April 24th, 1913; incorporated in Ontario, 20th May., 1913.

The Executive Officers of the Society at the 31st December, 1921, were as follows:

B. T. Leggett, President.....	Brantford.
E. A. Danby, Treasurer.....	Brantford.
Walter J. Davies, Secretary.....	Brantford.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society.

Total membership at 31st December, 1922, 101.

No members died during 1922.

Amount of funeral benefits during 1922, nil.

II. Sick Benefits.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1922, 16.

Amount paid for sick benefits during 1922, \$275.35.

Number of weeks' sickness experienced during 1922, 69.

Amount standing to credit of sick benefit fund, \$211.60.

III. Assets.

Cash deposited in Bank.....	\$ 211 60
Total assets.....	<u>\$ 211 60</u>

IV. Liabilities.—None.**V. Miscellaneous.**

Assessments are made every four weeks, also special assessments.

Sixteen assessments were made during 1922.

The Society's accounts were audited January 20th, 1923.

The books of record are: Account Book, Minute Book and Financial Assessment Books.

Name and address of the auditor for 1922: Alex. Grieve, Brantford.

No changes were made during 1922 in the Constitution and Rules in relation to benefits.

VII. Cash Receipts.

Cash balance from 1921 (not extended), \$134.29.

Cash received during 1922 from:

Assessments and dues.....	\$ 381 35
Donation.....	29 00
All other.....	3 81
Total receipts.....	<u>\$ 414 16</u>

VIII. Cash Expenditure.**(a) Expenses of Management.**

Cash paid during 1922 for:

Registration fee.....	\$ 10 00
Salaries, auditors' and officers' fees.....	50 00
Postage.....	1 50
Total expenses of management.....	<u>\$ 61 50</u>

(b) Miscellaneous Expenditure.

Sick benefits.....	275 35
Total expenditure.....	<u>\$ 336 85</u>

GRAND ORDER OF ISRAEL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922

HEAD OFFICE, HAMILTON, ONT.

Organized 1908, incorporated 22nd October, 1908.

The Executive Officers of the Society at the 31st December, 1922, were as follows:

M. Levine, Noble Master.....	Hamilton.
S. Wright, Treasurer.....	Hamilton.
J. J. Freedman, Secretary.....	Hamilton.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, the membership of which at 31st December, 1922, was 136.

Number of members who died in 1922, none.

Number of members' wives died in 1922, 1.

II. Sick Benefits.

Sick benefits are undertaken by the Society.

Number of persons who received sick benefits during 1922, 21.

Amount of sick benefits paid during 1922, \$481.00.

Number of weeks' sickness, 85.

Amount paid for medical attendance, \$126.00.

Amount standing to the credit of the Fund at 31st December, 1922, \$1,768.03.

III. Assets.

Cash value of real estate.....	\$ 2,000 00
Cash value of bonds.....	700 00
Cash on deposit to Society's credit, not drawn against, in the Royal Bank.....	1,768 03
Other assets.....	648 54
Total assets.....	<u>\$ 5,116 57</u>

IV. Liabilities.—None.

V. Miscellaneous.

No assessment was made during 1922.

No changes were made in the constitution and rules during the year 1922.

Books kept by the Society: Ledger, etc.

The books of the Society were audited August, 1922, and February, 1923. Names of auditors:
D. Kaufman and F. Bohn, Hamilton.

VII. Cash Receipts.

Cash balance from 1921 (not extended), \$1,918.84.

Cash received during 1921 from:

Application fees.....	\$ 10 50
Initiation fees.....	22 50
Dues.....	1,104 92
Assessments.....	69 50
Degrees.....	12 00
Supplies sold.....	1 60
Interest and dividends.....	91 27
All other.....	14 57

Total receipts.....	<u>\$ 1,326 86</u>
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VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:

Registration fee.....	\$ 10 00
Printing, etc.....	59 25
Postage.....	72 05
Salaries.....	200 00
Rents, etc.....	88 75
All other expenses.....	68 87

\$ 498 92

(b) Miscellaneous Expenditure.

Sick benefits.....	481 00
Medical attendance.....	126 00
Gratuities.....	50 00
All other expenditure.....	122 67
Investments (not extended), \$199.08.	

Grand totals.....\$ 1,278 59

THE B. GREENING WIRE COMPANY, LIMITED, EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, HAMILTON, ONTARIO.

Organized 1st April, 1910; incorporated 11th April, 1910.

The executive officers of the Society at the 31st December, 1922 were as follows:

H. Tansley, President	Hamilton.
S. Henry, Vice-President	Hamilton.
F. J. Maw, Treasurer	Hamilton.
G. S. Battram, Secretary	Hamilton.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society with a membership of 310.

Number of members who died during 1922, none.

Amount of funeral benefits paid during 1922, nil.

II. Sick Benefits.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1922, 35.

Amount of benefits paid in 1922, \$394.17.

Number of weeks' sickness experienced in 1922, 78.

Cash to credit of fund at 31st December, 1922, \$314.45.

Assets.

Cash in Bank of Hamilton, Hamilton	\$	314 45
Total assets	\$	<u>314 45</u>

IV. Liabilities.—None.

V. Miscellaneous.

Payments are made monthly if required.

Five assessments were made during the year 1922.

The accounts of the Society were duly audited for the year 1922, January 9th, 1923.

Names and addresses of the auditors for the year 1922: C. Foster and C. Semmens, Hamilton.

Books of record or account kept: Cash, Record, Dues and Benefit Book.

No changes were made in regard to sick benefits during 1922.

VII. Cash Receipts.

Cash balance from 1921 (not extended), \$307.05.

Cash received during 1922 from:

Assessments and dues	\$	351 75
Donation by firm		117 25

Total receipts	\$	<u>469 00</u>
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VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:

Registration fee	\$	10 00
Managing officers' salary and auditors' fees		52 00
Postage, etc.		1 03
Supplies		4 40

Total expenses of management	\$	<u>67 43</u>
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(b) Miscellaneous Expenditure.

Funeral benefits		394 17
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Total expenditure	\$	<u>461 60</u>
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WM. & J. G. GREY'S EMPLOYEES' MUTUAL SICK BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, 6 CHURCH STREET, TORONTO.

Organized 1887; incorporated 11th January, 1899.

The executive officers of the Society at the 31st December, 1922, were as follows:

E. Witmer, President.....	Toronto.
J. G. Greey, Treasurer.....	Toronto.
F. D. Hunt, Secretary.....	Toronto.

II. Sick Benefits.

Number of members in the Society at 31st December, 1922, 71.

Number of members who received sick benefits during 1922, 15.

Total amount of sick benefits paid during 1922, \$212.95.

Number of weeks' sickness experienced during 1922, 53 1-7.

Total amount of cash standing to credit of Sick Benefit Fund at 31st December, 1922, \$129.95.

III. Assets.

Cash in Imperial Bank, Toronto.....	\$ 129 95
Total assets.....	<u>\$ 129 95</u>

IV. Liabilities.—None.

V. Miscellaneous.

Three members of the Society died in 1922.

Assessments were made for the purpose of benefits monthly, and special assessments when required.

Twelve such assessments were made during the year 1922.

The Society's books were duly audited quarterly during 1922.

The following books of record are kept: Minute book, Secretary's and Treasurer's cash books.

Names and post office addresses of the auditors for 1921, were as follows: J. H. Atkinson and G. H. Hoyles, Toronto.

VII. Cash Receipts.

Cash balance from 1921 (not extended), \$106.32.

Cash received during 1922 from:

Assessments.....	\$ 215 50
Interest.....	2 15
Donation from firm.....	53 93
Total.....	<u>\$ 271 58</u>

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:

Registration fee.....	\$ 10 00
Secretary.....	25 00
Total management expenses.....	<u>\$ 35 00</u>

(b) Miscellaneous Expenditure.

Sick benefits.....	212 95
Total expenditure.....	<u>\$ 247 95</u>

**GUTTA PERCHA AND RUBBER MANUFACTURING COMPANY OF TORONTO
LIMITED, EMPLOYEES' SICK BENEFIT SOCIETY.**

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, TORONTO.

Incorporated 14th June, 1901.

The executive officers of the Society at the 31st December, 1922, were as follows:

J. W. Patterson, President	Toronto.
A. B. Fisher, Vice-President	Toronto.
S. F. Wrathall, Secretary-Treasurer	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, the membership of which at 31st December, 1922, was 1,013.

Two members died during 1922, and \$300.00 funeral benefits were paid.

II. Sick Benefits.

Number of members, who received sick benefits during 1922, 200.

Total amount of sick benefits paid during 1922, \$2,006.20.

Number of weeks' sickness experienced during 1922, 401.

Total amount of cash standing to credit of Sick Benefit Fund at 31st December, 1922, \$1,694.15.

III. Assets.

Victory Bond	\$ 1,000 00
Cash in Secretary's hands	39 65
Cash in Bank of Montreal	654 50
Total assets	<u>\$ 1,694 15</u>

IV. Liabilities.—None.

V. Miscellaneous.

Assessments for purposes of Sick Fund are made monthly and are payable on the 1st of each month. Twelve such assessments were made during 1922.

The accounts of the Society were duly audited in January and July, 1922.

Name and addresses of auditors for 1922: G. E. Atkinson, E. C. Groves and A. B. Fisher, Toronto.

No changes were made in the constitution during 1922.

Amount of bond of Secretary-Treasurer, \$200.00.

VII. Cash Receipts.

Cash balance from 1921 (not extended), \$1,611.65.

Cash received during 1922 from:

Dues	\$ 2,470 20
Interest	62 00
Total receipts	<u>\$ 2,532 20</u>

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:	
Charter fees.....	\$ 2 00
Registration fee.....	10 00
Postage.....	4 00
Officers' salaries.....	100 00
Printing.....	25 50
Premium for guarantee of lodge officer.....	2 00
	<hr/>
	\$ 143 50
(b) Miscellaneous Expenditure.	
Funeral benefits.....	300 00
Sick benefits.....	2,006 20
	<hr/>
Total expenditure.....	<u>\$ 2,449 70</u>

H. A. MUTUAL BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, TORONTO.

Incorporated in Ontario, 15th June, 1918.

The executive officers of the Society at the 31st December, 1922, were as follows:

John D. Gibb, President Toronto.
G. Bartholomew, Secretry-Treasurer Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, total membership of which is 802.
Number of members who died during 1922, 1.
Amount of funeral benefits paid in 1922, \$100.00.

II. Sick Benefits.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1922, 281.
Amount of benefits paid in 1922, in respect of sick members, \$2,570.00.
Number of weeks' sickness experienced during 1922, 429.
Amount paid for medical attendance during 1922, \$2,553.50.
Total cash standing to credit of Sick and Funeral Benefit Fund at 31st December, 1922,
\$3,164.91.

V. Assets.

Cash in Royal Bank, Toronto	\$ 1,096 49
Deposit Department Harris Abattoir Co., Ltd.	2,068 42
	<u>\$ 3,164 91</u>

VI. Liabilities.—Nil.

VII. Miscellaneous.

Thirty-eight assessments were made during 1922.
The Society's accounts were duly audited for 1922 in July, 1922, and January, 1923.
Names and addresses of auditors: E. Elliott and R. H. Mitchell, Toronto.
Books of record kept by the Society are: Cash Book, Ledger, and Minute Book.
Amount of bond of Secretary-Treasurer, \$1,000.00.

VIII. Cash Receipts.

Cash balance from 1921 (not extended), \$2,417.13.
Cash received during 1921 from:

Dues	\$ 6,068 35
Medical fees refunded	1,299 20
Donation	27 86
From repayment of loans (not extended) \$81.00.	
Total receipts	<u>\$ 7,395 41</u>

IX. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:	
Registration fee.....	\$ 10 00
Supplies bought.....	1,287 98
Managing officers' salaries, etc.....	195 50
Postage.....	17 90
Printing.....	12 75
Total expenses of management.....	\$ 1,524 13

(b) Miscellaneous Expenditure.

Funeral benefits.....	100 00
Sick benefits.....	2,470 00
Medical attendance.....	2,553 50
Grand total.....	\$ 6,647 63

HAMILTON FIREMEN'S BENEFIT FUND.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, HAMILTON, ONTARIO.

Organized 14th December, 1910; incorporated 29th December, 1910.

The executive officers of the Society at the 31st December, 1922, were as follows:

W. T. James, Chairman	Hamilton.
A. B. TenEyck, Treasurer	Hamilton.
B. McSweeney, Secretary	Hamilton.
R. Aitchison, Committeeman	Hamilton.
J. McHendrie, Committeeman	Hamilton.
J. Hotrum, Committeeman	Hamilton.
H. Cunliffe, Committeeman	Hamilton.

III. Funeral Benefits.

Funeral benefits are undertaken by the Society, the total membership of which is 156.

Total amount of funeral benefits paid during 1922, nil.

Number of members who died during 1922, none.

V. Assets.

Cash value of mortgages	\$ 14,000 00
Cash value of bonds, debentures, etc.	126,781 16
Cash on deposit to Society's credit in Bank of Hamilton	1,090 98
Interest due and accrued	1,779 49
All other	345 00
Total	<u>\$143,996 63</u>

IV. Liabilities.—None.

VII. Miscellaneous.

No action was instituted against the Society during 1922.

Twenty-four assessments were made during 1922.

The accounts for the year 1922 were duly audited January 23rd, 1923.

Name and address of auditor: E. A. Dempster, Hamilton.

No changes were made in the constitution and rules during the year.

VIII. Cash Receipts.

Cash balance from 1921 (not extended), \$5,131.46.

Cash received during 1922 from:

Assessments	\$ 17,839 54
Interest	7,692 72
Donations	231 41
Supplies sold	140 16
From investments (not extended), \$26,224.54.	

Total receipts

	<u>\$ 25,903 83</u>
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IX. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:

Supplies bought.....	\$ 134 50
Registration fee.....	50 00
Clerk hire.....	135 00
Actuary's fee.....	225 00
Safety box.....	20 60
Premium for guarantee.....	40 00
Telephones.....	1 50
Printing.....	38 08
Brokerage on bonds.....	20 50
Interest accrued.....	392 65
All other.....	10 28

Total expenses of management.....\$ 1,068 11

(b) Miscellaneous Expenditure..

Gratuities.....	2,310 74
Pensions.....	1,055 88
For investments (not extended), \$51,734.12	

\$ 4,434 73

THE HAMILTON POLICE BENEFIT FUND.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, HAMILTON, ONTARIO.

Organized 8th December, 1890; incorporated 13th February, 1891.

The executive officers of the Society at the 31st December, 1922, were as follows:

Wm. McLean, Chairman.....	Hamilton.
James McKay, Secretary.....	Hamilton.
A. Chamberlain, Committeeman.....	Hamilton.
Thos. Rouse, Committeeman.....	Hamilton.
F. Hill, Committeeman.....	Hamilton.
E. Edwards, Committeeman.....	Hamilton.
W. R. Whatley, Treasurer.....	Hamilton.

III. Funeral Benefits.

Funeral benefits are undertaken by the Society, the total membership of which is 122.
Total amount of funeral benefits paid during 1922, nil.
Number of members of the Society who died during 1922, one.

V. Assets.

Cash value of mortgages.....	\$ 23,818 20
Bonds, debentures, etc.....	167,912 14
Cash on deposit to Society's credit in Bank of Hamilton.....	5,618 36
Interest due.....	3,694 21
Total.....	<u>\$201,042 91</u>

VI. Liabilities.

Total amount of liabilities at 31st December, nil.

VII. Miscellaneous.

No action was instituted against the Society during 1922.
Twenty-four assessments were made during 1922.
The books of record for purposes of insurance certificates are members' register, etc.
The accounts for the year 1922 were duly audited on March 8th, 1923.
Names and addresses of auditors: Samuel H. Kent and Walter Anderson, Hamilton.

VIII. Cash Receipts.

Cash balance from 1921 (not extended), \$3,159.70.
Cash received during 1922 from:

Assessments.....	\$ 14,111 85
Interest.....	11,422 20
Donations.....	799 96
Repayment of loan, \$6,933.24.	
Total receipts.....	<u>\$ 26,334 01</u>

IX. Cash Expenditure.**(a) Expenses of Management.**

Cash paid during 1922 for:		
Registration fee.....	\$	50 00
Salaries and auditors, etc.....		40 00
Printing, etc.....		14 75
Postage.....		15
Other expenses.....		22 86
	\$	127 76

(b) Miscellaneous Expenditure.

Pensions to members.....	8,454 77
For investments (not extended), \$22,226.06. .	
Total expenses.....	<u>\$ 8,582 53</u>

HAMILTON ROLLING MILLS BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, HAMILTON, ONT.

Organized 27th February, 1902, and incorporated 21st March, 1905.

The Executive Officers of the Society at the 31st December, 1922, were as follows:

J. H. Ailles, President.....	Hamilton.
H. P. Heath, Secretary.....	Hamilton.
Olly C. Paton, Treasurer.....	Hamilton.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society.

Total membership at 31st December, 1922, 350.

Three members died during the year 1922.

Amount of funeral benefits paid during 1922, \$225.00.

II. Sick Benefits.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1922, 55.

Amount paid for sick benefits during 1922, \$847.25.

Number of weeks' sickness experienced during 1922, 176.

Amount paid for medical attendance during 1922, \$535.00.

Amount of cash standing to credit of Sick Fund, \$696.15.

III. Assets.

Bond.....	\$ 696 15
Total.....	<u>\$ 696 15</u>

IV. Liabilities.—None.

V. Miscellaneous.

Dues are paid twice a month by the members.

The books of record and account are: Cash Book and Cheque Book.

The accounts of the Society were audited quarterly in 1922.

Names and addresses of the auditors for 1922: P. Erskine and P. R. Dean, Hamilton.

Certain changes were, during 1922, made in the by-laws in relation to benefits.

VII. Cash Receipts.

Cash balance from 1921 (not extended), \$483.80.

Cash received during 1922 from:

Dues	\$ 2,057 00
Interest.....	61 80
Donation.....	200 00

Total receipts.....	<u>\$ 2,318 80</u>
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VIII. Cash Expenditure.**(a) Expenses of Management.**

Cash paid during 1922 for:	
Registration fee.....	\$ 10 00
Expenses of annual meeting.....	5 00
Officers' salaries and officers' and auditors' fees.....	323 50
Postage and war tax.....	8 00
Interest.....	43 75
Total expenses of management.....	\$ 390 25

(b) Miscellaneous Expenditure.

Funeral benefits.....	225 00
Medical attendance.....	535 00
Sick benefits.....	847 25
Gratuities to distressed members.....	46 95
Other expenses.....	62 00
Total expenditure.....	\$ <u>2,106 45</u>

HAMILTON ST. STANISLAUS MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, HAMILTON.

Organized 5th May, 1916; incorporated 31st May, 1916.

The Executive Officers of the Society at the 31st December, 1922, were as follows:

J. Lesniak, President.....	Hamilton.
J. Cludy, Secretary.....	Hamilton.
Frank Pajaczkowski, Treasurer.....	Hamilton.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society with a membership of 45.

Number of members who died during 1922, none.

Amount of funeral benefits paid during 1922, nil.

II. Sick Benefits.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits in 1922, 10.

Amount of benefits paid in 1922, \$185.00.

Number of weeks' sickness experienced in 1922, 37.

Amount of cash standing to credit of fund, \$1,270.80.

III. Assets.

Cash value of bonds.....	\$ 200 00
Cash in Bank of Hamilton, Hamilton.....	1,070 80
Total assets.....	<u>\$ 1,270 80</u>

IV. Liabilities.—None.**V. Miscellaneous.**

Assessments are made monthly.

The accounts of the Society were duly audited January 7th, 1923.

Names and addresses of auditors for 1922: P. Bouk and J. Rawski, Hamilton.

VII. Cash Receipts.

Cash balance from 1921 (not extended), \$1,234.19.

Cash received during 1922 from:

Assessments.....	\$ 230 00
Interest.....	38 01
All other sources.....	3 70
Total receipts.....	<u>\$ 271 71</u>

VIII. Cash Expenditure.**(a) Expenses of Management.**

Cash paid during 1922 for:

Registration fee.....	\$ 10 00
Rent, etc.....	25 00
Salaries.....	10 00
Postage.....	3 60
Total expenses of management.....	<u>\$ 48 60</u>

(b) Miscellaneous Expenditure.

Sick benefits.....	185 00
Gratuities.....	1 50

Total expenditure.....	<u>\$ 235 10</u>
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HEBREW SICK BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, TORONTO, ONT.

Organized April 1st, 1917, and incorporated in Ontario, 8th April, 1918.

The Executive Officers of the Society at the 31st December, 1922, were as follows:

J. Geller, President.....	Toronto.
Y. Korenblum, Secretary.....	Toronto.
Louis Better, Treasurer.....	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, total membership of which is 105.
 Number of members who died during 1922, 1.
 Amount of funeral benefits paid in 1922, \$154.25.

II. Sick Benefits.

Sick benefits are undertaken by the Society.
 Number of members who received sick benefits during 1922, 16.
 Amount of benefits paid in 1921, in respect of sick members, \$282.00.
 Amount of weeks' sickness experienced during 1922, 47.
 Amount paid for medical attendance during 1922, \$249.50.
 Amount standing to credit of Fund at 31st December, 1922, \$527.82.

III. Assets.

Real estate.....	\$ 9,000 00
Cash in Royal Bank, Toronto.....	527 82
All other.....	500 00
Total assets.....	<u>\$ 10,027 82</u>

IV. Liabilities.—\$6,200.00.**V. Miscellaneous.**

The books of record and account are: Recording Ledger and Cash Book.
 The accounts of the Society were audited quarterly during 1922.
 Names and addresses of the auditors for 1922 were as follows: F. Fox and H. Rosenblimi,
 Toronto.
 During 1922 no changes were made in the Constitution and Rules, in relation to sick or
 funeral benefits.
 Amount of bond of Treasurer, \$100.00.

VII. Cash Receipts.

Cash balance from 1921 (not extended), \$253.52.
 Cash received during 1922 from:

Application fees.....	\$ 4 00
Dues.....	1,480 00
Per capita tax and levies.....	105 00
Degrees and cards.....	9 00
All other.....	30 00
Repayment of loan (not extended), \$93.15.	
Total.....	<u>\$ 1,628 00</u>

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:

Law costs.....	\$ 1 00
Rent, etc.....	300 00
Registration fee.....	10 00
Printing, etc.....	72 87
Postage, etc.....	54 70
Salaries.....	87 88
Travelling expenses.....	3 00
Total expenses of management.....	\$ 529 45

(b) Miscellaneous Expenditure.

Funeral benefits.....	154 25
Sick benefits.....	282 00
Medical attendance.....	249 50
Gratuities.....	131 65
All other.....	100 00
Total expenditure.....	<u>\$ 1,446 85</u>

THE HEINTZMAN & COMPANY'S EMPLOYEES' BENEFIT SOCIETY.

(Returns Book 524.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, 193-197 YONGE STREET, TORONTO, ONTARIO.

Organized and incorporated 19th December, 1885.

The Executive Officers of the Society at the 31st December, 1922, were as follows:

Wm. Benney, President.....	Toronto.
F. Osborne, Vice-President.....	Toronto.
C. Woodburn, Treasurer.....	Toronto.
Thomas H. Kirk, Secretary.....	Toronto.

DIRECTORS.

R. Burbridge.....	West Toronto.
G. Grundler.....	West Toronto.
H. Leahy.....	West Toronto.
A. Bull.....	West Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society.
 Total membership at 31st December, 1922, 202.
 Number of members who died in 1922, none.
 Funeral benefits paid in 1922, nil.

II. Sick Benefits.

Sick benefits are undertaken by the Society.
 Number of members of the Society who received sick benefits during 1922, 12.
 Amount of sick benefits paid during 1922, \$195.00.
 Number of weeks' sickness experienced in 1922, 39.
 Total amount to credit of General Fund, from which all claims are paid, \$186.11.

III. Assets.

Cash on deposit in Bank of Hamilton, West Toronto.....	\$ 186 11
Total.....	<u>\$ 186 11</u>

IV. Liabilities.—None.

V. Miscellaneous.

The Society's accounts for 1922 were audited on February 12th, 1923.
 No changes were made during 1922 in the organization and management and the constitution and rules of the Society in relation to benefits.
 Name of auditor of accounts: F. Kamm, West Toronto.

VII. Cash Receipts.

Cash balance from 1921 (not extended), \$370.33.
 Cash received during 1922 from:

Application fees.....	\$ 35 20
Interest.....	10 58

Total receipts.....	<u>\$ 45 78</u>
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VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:	
Registration fee.....	\$ 10 00
Salaries, officers' and auditors' fees.....	25 00
Total expenses of management.....	<u>\$ 35 00</u>

(b) Miscellaneous Expenditure.

Sick benefits.....	<u>195 00</u>
Total expenditure.....	<u><u>\$ 230 00</u></u>

ANCIENT ORDER OF HIBERNIANS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, TORONTO, ONT.

Organized 24th September, 1888; incorporated 27th June, 1893.

The Executive Officers of the Society at the 31st December, 1922, were as follows:

C. J. Foy, Provincial President.....	Perth.
T. H. James, Vice-President.....	Kingston.
Thos. R. Donovan, Provincial Secretary.....	Ottawa.
J. P. Travers, Provincial Treasurer.....	Toronto.

III. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a membership of 865.
 Number of members of the Society who died during the year, 1922, 6.
 The total amount of funeral benefits paid during 1922, \$1,800.00.

IV. Sick Benefits.

Number of members who received sick benefits during 1922: Subordinate bodies 52.
 Total amount of sick benefits paid during 1922; Subordinate bodies, \$1,710.00.
 Number of weeks' sickness experienced in 1921: Subordinate lodges, 342.
 Amount paid for medical attendance during 1922: Subordinate lodges, \$438.55.

V. Assets.

	Grand Body	Subordinate Bodies..
Cash value of mortgages.....	\$ 14,200 00	.....
Cash value of bonds.....	13,000 00	.....
Cash in Toronto General Trusts Corp.....	760 33	.....
All other.....	\$ 5,593 72	.....
	<u>\$ 27,960 33</u>	<u>\$ 5,593 72</u>

VI. Liabilities—None.

VII. Miscellaneous.

Assessments on account of benefit certificates are made quarterly.
 Four assessments were made during the year 1922, payable 1st of January, April, July and October.
 The books and accounts were duly audited February 22nd, 1923.
 Names of auditors: Cunningham & Co., Ottawa.
 The books of record and account kept by the Society are: Register, Individual Ledger and Cash Book.
 Amount of bond of Grand Treasurer, \$10,000.00.
 Amount of bond of Grand Secretary, \$500.00.

VIII. Cash Receipts.

	Grand Body	Subordinate Bodies
Cash balance from 1921 (not extended), \$31,941.97.....		
Cash received during 1921 from:		
Initiation fees.....		\$ 14 00
Application fees.....		4,320 31
Dues.....	\$ 483 95	.....
Per capita tax.....	2,950 00	2,866 21
Assessments.....	31 43	.....
Supplies sold.....	2,166 98	.....
Interest.....	21 10	.....
Premiums.....		821 53
All other.....		.....
Total.....	<u>\$ 5,653 46</u>	<u>\$ 8,022 05</u>

IX. Cash Expenditure.

(a) Expenses of Management.

	Grand Body	Subordinate Bodies
Cash paid during 1922 for:		
Per capita tax.....	\$ 90 90	\$ 554 59
Commission and organization.....	188 75	.....
Registration fee.....	25 00	.....
Medical examiner's salary.....	100 00	.....
Printing, etc.....	30 00	.....
Dues.....	.....	.....
Supplies bought.....	87 50	.....
Rent, light, heat and taxes.....	.....	809 15
Officers' salaries, auditors' fees.....	350 00	520 88
Postage, etc.....	89 71	50 14
Guarantee Premiums.....	108 90	15 00
Interest and exchange.....	39 00	.....
Expenses of Board Meeting.....	275 21	99 45
Total expenses of management.....	\$1,384 97	\$2,049 21

(b) Miscellaneous Expenditure.

Life insurance claims.....	1,800 00	.....
Per capita tax or levies.....	.....	2,953 00
Gratuities.....	.....	286 87
Sick benefits.....	.....	1,710 00
Medical attendance.....	.....	438 55
Other expenditure.....	300 00	1,140 83
Total expenditure.....	\$3,484 97	\$8,578 46

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1922.

Attained ages	Number of members Col. 1	Amount of insurance Col. 2	Amount of monthly payments Col. 3	Number of deaths during year Col. 4	Death losses incurred during year Col. 5
		\$ c.	\$ c.		\$ c.
16-24	41	12,300 00	164 00	.....	.....
25-29	44	13,200 00	176 00	.....	.....
30-34	43	12,900 00	172 00	.....	.....
35-39	84	25,200 00	336 00	.....	.....
40-44	110	33,000 00	440 00	.....	.....
45-49	118	35,400 00	472 00	1	300 00
50-54	97	29,100 00	388 00	.....	.....
55-59	81	24,300 00	324 00	2	600 00
60-64	61	18,300 00	244 00	3	900 00
65-69	15	4,500 00	60 00	.....	.....
70-74	.....	.....	.....	.....	.....
75-79	.....	.....	.....	.....	.....
80-84	.....	.....	.....	.....	.....
85 and over	.....	.....	.....	.....	.....
Totals...	694	208,200 00	2,776 00	6	1,800 00

IMPERIAL VARNISH AND COLOR SICK BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, TORONTO, ONT.

Organized in November, 1911; incorporated in Ontario, 23rd December, 1911.

The Executive Officers of the Society at the 31st December, 1922 were as follows:

A. E. Sparrow, President.....	Toronto.
G. Smith, Vice-President.....	Toronto.
G. N. Hill, Secretary-Treasurer.....	Toronto.
J. Stewart, Executive.....	Toronto.
W. McPherson, Executive.....	Toronto.
L. Smith, Executive.....	Toronto.
J. Abbott, Executive.....	Toronto.

II. Sick Benefits.

Sick benefits are undertaken by the Society, with a membership of 78.

Number of members who received sick benefits during 1922, 10.

Amount of sick benefits paid during 1922, \$203.00.

Number of weeks' sickness experienced during 1922, 40½.

Amount standing to credit of Sick and Funeral Benefit Fund, \$225.71.

III. Assets.

Cash in Bank of Toronto, Toronto.....	\$ 225 71
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IV. Liabilities.—None.**V. Miscellaneous.**

Assessments are made monthly, and are payable on the first Friday of the month.

Twelve assessments were made during 1922.

The books were duly audited for 1922, July, 1922, and January, 1923.

Names and addresses of the auditors for 1922: J. Cooper and J. Slocombe, Toronto.

Books of account kept by the Society: Minute Book, Membership Book and Cash Book.

VII. Cash Receipts.

Cash balance, 31st December, 1922, \$307.78.

Cash received during 1922 from:

Dues.....	\$ 153 30
Interest.....	7 89

Total receipts.....\$ 161 19

VIII. Cash Expenditure.**(a) Expenses of Management.**

Cash paid during 1922 for:

Registration fee.....	\$ 10 00
Secretary's salary.....	29 00
Postage, etc.....	1 26

Total expenses of management.....\$ 40 26

(b) Miscellaneous Expenditure.

Sick benefits.....203 00

Total expenditure.....\$ 243 26

THE GRAND BRANCH OF THE IRISH CATHOLIC BENEVOLENT UNION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, 205 LESLIE STREET, TORONTO.

Organized 9th January, 1869, and incorporated in Ontario, 25th July, 1895.

The Executive Officers of the Society at the 31st December, 1922, were as follows:

F. G. Reynolds, Grand President.....	Hamilton.
Robert Scollard, Grand Secretary.....	Toronto.
J. H. Barber, Grand Treasurer.....	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by Grand Body, the membership of which at 31st December, 1922 was 149.

Number of members who died during 1922, 2.

Total amount of funeral benefits paid during 1922, \$200.00.

Total cash standing to credit of Funeral Benefit Fund at 31st December, 1922, \$1,389.27.

II. Sick Benefits.

Sick benefits are undertaken by the Subordinate branches.

Number of members who received sick benefits during 1922, 13.

Total amount of benefits paid in 1922, \$285.00.

Number of weeks' sickness experienced in 1922, 67.

Total amount paid for medical attendance during 1922, \$175.00.

Total amount standing to credit of Sick Benefit Fund at 31st December, 1922, \$581.39.

III. Assets.

	Grand Body	Subordinate Bodies
Actual cash in Treasurer's hands, December 31st, 1922.....	.....	\$ 59 38
Cash in Dominion Bank.....	\$ 970 85	.....
Cash in Home Bank, Toronto.....	418 42	301 49
Cash in Bank of Hamilton, Hamilton.....	.....	228 44
Furniture, supplies, etc., (\$750.00).		
Total assets.....	\$ 1,389 27	\$ 589 31

IV. Liabilities.—\$25.00.

V. Miscellaneous.

Four assessments were made during the year 1922, payable on the 1st January, April, July and October.

The books were duly audited December, 1922.

The following books of record are kept: Minute Book, Cash Book and Ledger.

During 1922 no changes were made in the Constitution.

Auditors for the year 1922: W. Boissin and M. McAuliffe, Toronto.

VII. Cash Receipts.

	Grand Body	Subordinate Bodies
Cash balance from 1921 (not extended), \$1,936.56.		
Cash received during 1921 from:		
Dues.....	.....\$	704 65
Initiation fees.....	.....	6 50
Per capita tax.....	\$ 102 50	42 90
Assessments.....	293 00	249 50
Supplies sold.....	6 63	.....
Interest.....	38 02	13 18
All other sources.....	.....	102 25
	\$ 440 15	\$1,118 98

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:

Per capita tax for management.....		\$	102	50
Registration fee.....	\$	10	00	
Supplies bought.....		11	75	6 63
Rent, light, heat and taxes.....				130 60
Salaries.....		54	00	69 60
Printing, stationery and postage.....				39 62
Postage, etc.....		5	00	
Total expenses of management.....	\$	80	75	\$ 348 95

(b) Miscellaneous Expenditure.

Assessments to Grand Body.....				293 00
Funeral benefits.....	200	00		
Gratuities.....				29 00
Sick benefits.....				285 00
Medical attendance.....				175 75
Fire insurance.....				6 36
Other expenditure.....				98 30
Totals.....	\$	280	75	\$1,236 36

ITALO CANADESE BENEVOLENT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, TORONTO, ONT.

Organized April 7th, and incorporated in Ontario, June 18th, 1921.

The Executive Officers of the Society at the 31st December, 1922, were as follows:

G. Bagnato, President.....	Toronto.
P. Carollo, Secretary.....	Toronto.
V. Glionna, Treasurer.....	Toronto.

I. Funeral Benefits.—None.

Total membership of Society at 31st December, 1922, 124.

No member died during 1921 and no funeral benefits were paid.

Total cash standing to credit of Funeral Fund, none.

II. Sick Benefits.

Number of members who received sick benefits in 1922, 24.

Amount of benefits paid in 1922 in respect of sick members, \$631.70.

Number of weeks' sickness experienced in 1922, 123.

Amount paid for medical attendance during 1922, \$171.00.

Total amount of cash standing to credit of fund at 31st December, 1922, \$2,081.79.

III. Assets.

Cash in Bank of Toronto, Toronto.....	\$ 2,081 79
Total assets.....	<u>\$ 2,081 79</u>

IV. Liabilities.—None.

V. Miscellaneous.

Twelve assessments were made during 1922.

The Society's accounts were audited, July and December, 1922.

Names and addresses of the auditors for 1922: G. Attilia, F. Cairo, Toronto.

No changes were made during 1922 in the Constitution and Rules in relation to benefits.

VII. Cash Receipts.

Cash balance from 1921 (not extended), \$1,764.69.

Cash received during 1922 from:

Application fees.....	\$ 34 00
Initiation fees.....	20 00
Dues.....	1,269 00
Supplies sold.....	45 50
Interest and dividends.....	53 15

Total receipts.....	<u>\$ 1,421 65</u>
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VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:		
Registration fee.....	\$	10 00
Supplies bought.....		10 65
Officers' salaries.....		100 00
Printing.....		53 20
Rent, etc.....		30 00
All other.....		98 00
Total expenses of management.....	\$	301 85

(b) Miscellaneous Expenditure.

Sick benefits.....		631 70
Medical attendance.....		171 00
Total expenditure.....	\$	1,104 55

JUDEAN BENEVOLENT AND FRIENDLY SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, TORONTO, ONT.

Incorporated in Ontario, 25th June, 1919.

The Executive Officers of the Society at the 31st December, 1922, were as follows:

Harry Bliss, President.....	Toronto.
I. Hornick, Secretary.....	Toronto.
E. Godfrey, Treasurer.....	Toronto.

I. Funeral Benefits.

Sick and funeral benefits are undertaken by the Society; Membership, 217.
Number of members' wives who died in 1922, 7; amount paid for funeral benefits, \$105.00.

II. Sick Benefits.

Number of members who received sick benefits, 18.
Total amount paid in 1922 in respect of sick members, \$511.00.
Number of weeks' sickness experienced in 1922, 86.
Amount paid for medical attendance during 1922, \$290.01.
Total amount of cash standing to credit of fund at 31st December, 1922, \$1,225.51.

Assets.

Victory Bonds.....	\$ 500 00
Cash value of real estate.....	2,000 00
Cash in Standard Bank, Toronto.....	1,887 21
Cash in Bank of Commerce.....	144 19
Total assets.....	<u>\$ 4,531 40</u>

IV. Liabilities—No information.

V. Miscellaneous.

Three assessments were made during 1922.
The books and accounts of the Society were duly audited July, 1922 and January, 1923.
Certain changes were made in the Constitution and By-laws of the Society during 1922.
The names and addresses of the auditors were as follows: W. Gold, W. Scharf and Dr. Bregman, Toronto.
Books of record are Cash Book, Ledger, and Minute Books.
Amount of bond of Secretary, \$500.00.
Amount of bond of Treasurer, \$500.00.

VII. Cash Receipts.

Balance from 1921 (not extended), \$1,761.72.
Cash received during 1922 from:

	Grand Body	Subordinate Bodies
Application fees.....	\$ 45 00	\$ 14 00
Initiation fees.....	70 00	29 00
Dues.....	1,330 78	281 92
Assessments.....	100 93	.....
Special tax.....	48 28	.....
Relief dues.....	110 88	.....
Contingent fund.....	.....	154 52
Burial ground dues.....	813 48	.....
Supplies sold.....	48 70	46 95
Hospital dues.....	258 74	.....
Interest and dividends.....	58 67	8 90
Flowers.....	.....	19 81
Total receipts.....	<u>\$ 2,885 46</u>	<u>\$ 555 10</u>

VIII. Cash Expenditures.

(a) Expenses of Management.

Picnics and flowers.....		\$ 26 74
Registration fee.....	\$ 10 00	.....
Fire insurance.....	4 20	.....
Supplies bought.....	110 98	58 50
Rent, light heat and taxes.....	70 00	30 00
Managing officers' salaries.....	131 37	25 00
Printing, stationery and advertising.....	82 43	5 50
Postage, telephones, etc.	39 36	17 00
Hospital.....	94 00	.....
Guarantee bonds.....	10 00	.....
Federated societies.....	60 00	.....
Presentations.....	15 00	.....
Bonuses.....	10 00	.....
All other.....	.....	.....
Total expenses of management.....	\$ 637 34	162 74

(b) Miscellaneous Expenditure.

Funeral benefits.....	107 00	.....
Sick benefits.....	493 00	18 00
Medical attendance.....	196 25	93 76
Gratuities.....	194 00	.....
Burial ground, etc.....	880 69	9 00
All other.....	23 29
Investments (not extended) \$500.00.		

Grand totals.....	\$ 2,508 28	\$ 306 79
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KIELTZER SICK BENEFIT SOCIETY OF TORONTO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, TORONTO, ONTARIO.

Organized 3rd August, 1913; incorporated in Ontario, 10th February, 1914.

The executive officers of the Society at the 31st December, 1922, were as follows:

K. Horovitz, President.....	Toronto.
J. Gilbert, Vice-President.....	Toronto.
S. Honeft, Financial Secretary.....	Toronto.
M. Levy, Recording Secretary.....	Toronto.

I. Funeral Benefits.

The Society undertakes funeral benefits.
 The total membership at 31st December, 1922, 100.
 Number of members of the Society who died in 1922, 1.
 Amount of funeral benefits paid, \$100.00.
 Cash standing to credit of fund, \$1,500.00.

II. Sick Benefits.

Numbers of members who received sick benefits during 1922, 18.
 Total amount of benefits paid in 1922, \$396.00.
 Number of weeks' sickness experienced in 1922, 66.
 Amount paid for medical attendance, \$367.31.

III. Assets.

Cash on deposit in Bank of Toronto, Toronto.....	\$ 2,126 39
Cash value of real estate.....	2,000 00
Total.....	<u>\$ 4,126 39</u>

IV. Liabilities.—None.

V. Miscellaneous.

One assessment was made during the year.
 The Society's accounts for 1922 were audited December 31st, 1922.
 The following books of record and account are kept: Cash Book, Ledger and Record Books.
 No changes were made in 1922 in the organization or management of the Society or in relation to benefits.
 Amount of bond of Treasurer, \$150.00.

VII. Cash Receipts.

Cash balance from 1921 (not extended), \$1,980.84.	
Cash received during 1922 from:	
Application fees.....	\$ 5 00
Dues.....	1,760 82
Per capita tax and levies.....	100 00
All other.....	150 00
Total receipts.....	<u>\$ 2,015 82</u>

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:	
Law costs.....	\$ 25 00
Annual meeting.....	80 00
Salaries.....	300 00
Printing, stationery and advertising.....	118 88
Postage, telegrams and express.....	83 08
Rent, etc.....	250 00
	<hr/>
	\$ 856 96

(b) Miscellaneous Expenditure.

Funeral benefits and expenses.....	150 00
Sick benefits.....	396 00
Medical attendance.....	367 31
Benefits to widows and orphans.....	100 00
	<hr/>
Grand total.....	\$ 1,870 27
	<hr/>

LA CONGREGAZIONE DELLA IMMACOLATA CONCEZIONE DI MARIA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER. 1922.

HEAD OFFICE, TORONTO.

Organized March, 1904; incorporated in Ontario 14th March, 1904.

The executive officers of the Society at the 31st December, 1922, were as follows:

S. Agliaroli, President.....	Toronto.
S. Boncardo, Vice-President.....	Toronto.
L. Frasca, Treasurer.....	Toronto.
G. Frasca, Secretary.....	Toronto.

I. Funeral Benefits.

The Society undertakes funeral benefits.

The membership at 31st December, 1922, 12.

Number of members who died during 1922, none.

Total amounts paid for funeral benefits, nil.

Amount standing to the credit of the fund 31st December, 1922, \$520.04.

II. Sick Benefits.

No member received sick benefits during 1922.

Number of weeks' sickness experienced in 1922, none.

III. Assets.

Cash in deposit in Bank of Montreal, Toronto.....	\$ 520 04
Total assets.....	<u>\$ 520 04</u>

IV. Liabilities.—None.**V. Miscellaneous.**

The books of the Society were audited during 1922.

Name of auditor: G. Frasca, Toronto.

No changes were made during 1922 in the organization or management or in the Constitution or Rules in relation to benefits.

VII. Cash Receipts.

Cash balance from 1921 (not extended), \$497.46.

Cash received during 1922 from:

Dues.....	\$ 19 95
Interest.....	12 63
Total receipts.....	<u>\$ 32 58</u>

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:	
Registration fee.....	\$ 10 00
Total management expenses.....	<u>\$ 10 00</u>

(b) Miscellaneous Expenditure—None.

LADIES' ORANGE BENEVOLENT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, TORONTO, ONTARIO.

Organized 12th December, 1888; incorporated 12th June, 1896.

The executive officers of the Society at the 31st December, 1922, were as follows:

Mrs. Flora Burrows, Grand Mistress.....	Hamilton.
Mrs. Robert Gordon, Grand Secretary.....	Toronto.
Miss Mary Cullum, Grand Treasurer.....	Toronto.

I. Funeral Benefits.—None.

Sick benefits are undertaken by the subordinate lodges, with a membership of 8,000.

Funeral benefits paid during 1922, nil.

II. Sick Benefits.**III. Assets.**

	Supreme Body
Cash in Dominion Bank, Toronto.....	\$ 2,461 23
Total assets.....	<u>\$ 2,461 23</u>

IV. Liabilities—No information.**V. Miscellaneous.**

The books were audited May 31st, 1922.

Names and addresses of auditors of accounts of 1921: H. Lovelock and R. Bell, Toronto

Amount of bond, Secretary, \$500.00.

Amount of bond, Treasurer, \$500.00.

VII. Cash Receipts.

Cash balance from 1922, \$1,736.36.	Grand Lodge.
Cash received during 1922 from:	
Per capita tax and levies.....	\$ 2,587 20
Charter fees.....	1,168 05
Supplies sold.....	1,323 32
Interest.....	38 70
Total receipts.....	<u>\$ 5,117 27</u>

VIII. Cash Expenditure.**(a) Expenses of Management.**

Cash paid during 1922 for:	Grand Lodge.
Charter fees.....	\$ 244 00
Commission.....	318 60
Travelling expenses and grant.....	58 25
Expenses of annual meeting.....	25 00
Registration fee.....	10 00
Supplies bought.....	1,958 95
Postage, telegrams and expenses.....	161 15
Salaries.....	918 45
Clerk hire.....	25 00
Printing.....	48 00
Total expenses of management.....	<u>\$ 3,767 40</u>

(b) Miscellaneous Expenditure.

Orphanage.....	625 00
Total expenditure.....	<u>\$ 4,392 40</u>

LAMP BASE AND ELECTRIC SUPPLY WORKS EMPLOYEES' SICK BENEFIT SOCIETY

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, TORONTO, ONTARIO.

Incorporated in Ontario 21st December, 1920

The executive officers of the Society at the 31st December, 1922, were as follows:

Alfred Partridge, President.....	Weston.
P. Cockfield, Vice-President.....	Toronto.
Walter Cotton, Treasurer.....	Toronto.
H. M. Robinson, Secretary.....	Toronto.

Funeral benefits are undertaken by the Society, membership.
Number of members who died during 1922, 1.
Funeral benefits paid, \$50.00.

II. Sick Benefits.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1922, 44; amounting to \$567.70.
Number of weeks' sickness experienced during 1922, 130 4/7.
Amount paid for medical attendance in 1922, \$236.25.
Total amount cash standing to credit of General Fund, December, 1922, \$631.84.

III. Assets.

Bank of Commerce.....	\$ 631 84
Total assets.....	<u>\$ 631 84</u>

IV. Liabilities.—Nil.

V. Miscellaneous.

Assessments are made every two weeks. Twenty-six such assessments were made during 1922.

The Society's books were duly audited June and January.

The names and post office addresses of the auditors for 1922 were as follows:

F. Larkin, F. Roberts and D. Marie, Toronto.

The following books of record and account are kept: Question Book, Toll Book, Minute Book, Blotter and Ledger.

No changes were made in the constitution, rules or by-laws during 1922.

Bond of secretary, \$1,000.00.

Bond of treasurer, \$1,000.00.

VII. Cash Receipts.

Cash balance from 1921 (not extended), \$452.92.

Cash received during 1922 from:

Assessments.....	\$ 1,045 65
Interest.....	10 72

Total receipts..... \$ 1,056 37

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:

Salaries.....	\$	11 50
Registration fee.....		10 00
Printing, postage, etc.....		2 00
Total expenses of management.....	\$	23 50

(b) Miscellaneous Expenditure.

Funeral benefits.....		50 00
Sick benefits.....		567 70
Medical attendance.....		236 25
Total expenditure.....	\$	877 45

LINITZER SICK BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, TORONTO.

Organized October 5th, 1913; incorporated February 1st, 1916.

The executive officers of the Society at the 31st December, 1922, were as follows:

S. Capitofsky, President.....	Toronto.
H. Berman, Vice-President.....	Toronto.
Z. Volinsky, Treasurer.....	Toronto.
I. Berman, Secretary.....	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a membership of 113.

II. Sick Benefits.

Number of members who received sick benefits during 1922, 27.
 Total amount of sick benefits paid during 1922, \$162.00.
 Number of weeks' sickness experienced during 1922, 27.
 Amount paid for medical attendance, \$355.37.
 Amount standing to credit of Sick and Funeral Fund, \$476.85.

III. Assets.

Cash value of real estate.....	\$ 1,275 00
Cash in Bank of Toronto, Toronto.....	1,404 69
Total assets.....	<u>\$ 2,679 69</u>

IV. Liabilities.

Due medical officer.....	\$ 30 00
	<u>\$ 30 00</u>

V. Miscellaneous.

Assessments are made when necessary, and no assessment was made.
 The books of the Society were duly audited January 9th, 1923.
 Three books of record are kept.
 Names and addresses of auditors of accounts of 1922: D. Breslon and A. Book, Toronto.
 No changes were made during 1922 in the Constitution and Rules in relation to benefits.
 Amount of bond of Treasurer, \$200.00.

VII. Cash Receipts.

Cash balance from 1921 (not extended), \$1,223.73.

Cash received during 1922 from:

Dues.....	\$ 1,010 40
Supplies sold.....	11 90
Interest and dividends.....	22 65
Donations.....	42 00
Medical dues.....	423 30

Total.....\$ 1,510 25

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:

Law costs.....	\$ 1 00
Registration fee.....	10 00
Travelling expenses.....	75
Rent.....	126 00
Salaries.....	115 00
Printing.....	100 52
Postage.....	65 80
Interest.....	63 00
Mortgage.....	150 00
Other management expenses.....	48 50
Expenses of management.....	<u>\$ 680 57</u>

(b) Miscellaneous Expenditure.

Sick benefits.....	162 00
Medical attendance.....	355 37
Gratuities.....	80 00
Hospital.....	51 35
Total.....	<u><u>\$ 1,329 29</u></u>

LONDON POLICE BENEFIT FUND ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, POLICE HEADQUARTERS, LONDON.

Organized 1st January, 1887; incorporated 12th March, 1887.

The executive officers of the Society at the 31st December, 1922, were as follows:

W. McCullough, Chairman.....	London.
W. P. Harpur, Secretary.....	London.
R. Birrell, Treasurer.....	London.

V. Assets.

Bonds, debentures, etc.....	\$ 104,618 35
Cash on deposit to the Association's credit in the Huron & Erie Mortgage Corporation.....	5,211 12
Interest due and accrued.....	360 00
Total assets.....	<u>\$ 110,189 47</u>

VI. Liabilities.

VII. Miscellaneous.

No action or proceeding was instituted or prosecuted by or against the Society.
 Assessments are made twice a month. The Society's accounts for 1922 were duly audited, January 18th, 1923.
 The books of record or account kept are: Minute Book, Ledger, Journal, Pension Book and Cash Book.
 Names and addresses of auditors for 1922: James S. Bell and Thomas Nickle, London.
 No changes in the organization or management or the constitution of the Society have been made during the year 1922.
 Certain rules were changed in 1922.
 Number of members on 31st December, 1922, 55.
 Three members died during 1922.

VIII. Cash Receipts.

Cash balance from 1921 (not extended), \$9,026.82.

Cash receipts for 1922:

Dues.....	\$ 6,601 43
Interest and dividends.....	5,771 63
Donations.....	625 00
From investments (not extended), \$5,000.00.	

Total receipts..... \$ 12,998 06

IX. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:

Registration and postage.....	\$ 50 20
Salaries.....	95 00
All other.....	70

Total expenses of management..... \$ 145 90

(b) Miscellaneous Expenditure.

Pensions.....	1,997 24
Benefits to widows and orphans.....	11,160 62
Gratuities.....	307 80
For investments, etc. (not extended), \$8,202.20.	

Total expenditure..... \$ 13,611 56

LOYAL ORDER OF MOOSE OF ONTARIO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, TORONTO, ONTARIO.

Incorporated 14th April, 1917.

The executive officers of the Society at the 31st December, 1922, were as follows:

C. H. Shelly, Grand Dictator.....	St. Catharines.
A. E. Fletcher, Grand Vice-Dictator.....	Hamilton.
N. G. Heyd, Grand Secretary.....	Toronto.
J. J. Jackson, Treasurer.....	Toronto.

I. Funeral Benefits.

Total membership at 31st December, 1922, 3,158.
Six members died during 1922, and \$600.00 funeral benefits were paid.

II. Sick Benefits.

Number of members who received sick benefits in 1922, 360.
Total amount of benefits paid in respect of sick members, \$3,155.00.
Number of weeks' sickness experienced in 1922, 877.
Amount paid for medical attendance during 1922, \$1,016.00.

III. Assets.

Cash value of mortgages.....	\$ 200 00
Cash value of Victory bonds.....	5,179 00
Cash in various banks.....	6,682 71
Total.....	<u>\$ 12,061 71</u>

IV. Liabilities.—None.

V. Miscellaneous.

No assessments were made during 1922.
The books were duly audited quarterly in 1922.
Cash books, due book and ledger.

VII. Cash Receipts.

Cash balance from 1921 (not extended), \$4,678.71.	
Cash received during 1922 from:	
Dues.....	\$ 8,797 44
Interest and dividends.....	406 56
Total.....	<u>\$ 9,204 00</u>

VIII. Cash Expenditure.

(a) Expenses of Management.	
(b) Miscellaneous Expenditure.	
Funeral benefits.....	\$ 600 00
Sick benefits.....	3,155 00
Medical attendance.....	1,016 00
Total.....	<u>\$ 4,771 00</u>

THE LOYAL TRUE BLUE ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, PORT PERRY, ONTARIO.

Organized 30th November, 1875; incorporated 28th June, 1893.

The executive officers of the Society at the 31st December, 1922, were as follows:

W. G. Farley, Grand Master.....	Toronto.
J. B. Moon, Deputy Grand Master.....	Mount Forest.
M. K. Adams, Past Grand Master.....	Picton.
J. A. Stewart, Grand Secretary.....	Toronto.
C. M. Carrie, Grand Treasurer.....	Toronto.

I. Funeral Benefits.

The funeral benefits are undertaken by the Grand Lodge, the total membership of which at 31st December, 1922, was 9,794.
Total number of members who died during 1922, 48.
Amount of funeral benefits paid in respect of deceased members in 1922, \$1,835.00.
Cash standing at credit of Funeral Fund at 31st December, 1922, \$3,129.68.

II. Sick Benefits.—No information.

III. Assets.

	Grand Body.
Bank of Nova Scotia, Toronto.....	\$ 3,219 82
All other assets.....	1,500 00
Total.....	<u>\$ 4,719 82</u>

IV. Liabilities.—None.

V. Miscellaneous.

Assessments on account of benefit certificates are made monthly; oftener when necessary. Twelve assessments were made during the year 1922 payable before the 10th of each month. The books and accounts were duly audited on August 5th, 1922.
The books of record and account kept by the Society are: Day Book, Ledger, and Register. Names and addresses of the auditors for 1922: A. T. Mackie, Hamilton, and L. V. Connor, Toronto.
Amount of bond of Grand or Supreme Secretary, \$1,000.
Amount of bond of Grand or Supreme Treasurer, \$1,000.
No changes were made in the Constitution and Rules during 1922.

VII. Cash Receipts.

	Grand Body.
Cash balances from 1921 (not extended), \$2,850.21.	
Cash received during 1922 from:	
Assessments.....	\$ 2,025 05
Per capita tax and levies and charter fees.....	2,040 51
Charter fees.....	293 00
Supplies sold.....	2,563 33
Interest.....	37 72
Total receipts.....	<u>\$ 6,959 61</u>

VII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:

Commission and organization expenses.....	\$	143	85
Annual meeting.....		80	00
Supplies bought.....		2,509	98
Travelling expenses.....		34	30
Salaries, officers' and auditors' fees.....		1,028	31
Printing, stationery and advertising.....		717	49
Postage, telegrams and express.....		198	20
Premiums for guarantee of lodge officers.....		5	00
All other.....		37	87
<hr/>			
Total management expenses.....	\$	4,755	00

(b) Miscellaneous Expenditure.

Funeral benefits.....		1,835	00
<hr/>			
Total expenditure.....	\$	6,590	00
<hr/> <hr/>			

RUSSELL GEAR & MACHINE COMPANY EMPLOYEES' MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE PART YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, TORONTO.

Incorporated in Ontario, 8th April, 1920.

The executive officers of the Society at the 31st December, 1922, were as follows:

Arthur Bowman, President.....	Toronto.
Fred B. Sinclair, Secretary.....	Toronto.
Thos. Lenehan, Treasurer.....	Mt. Dennis.

I. Funeral Benefits.

Total membership of the Society at 31st December, 1922, 92.
 No member died during 1922.
 Amount paid for funeral benefits during 1922, nil.

II. Sick Benefits.

Sick benefits are undertaken by the Society.
 Number of members who received sick benefits, 18.
 Total amount of benefits paid in 1922 in respect of sick members, \$463.00.
 Number of weeks' sickness experienced, 77.
 Amount standing to credit of Sick Benefit Fund, 31st December, 1922, \$587.56.

III. Assets.

Cash in Bank of Commerce, Toronto.....	\$ 587 56
Total.....	\$ 587 56

Liabilities.—None.

V. Miscellaneous.

Assessments are made every two weeks.
 Twenty-six assessments were made during 1922.
 The Society's books were duly audited for 1922, February 28th, 1923.
 Names and addresses of auditors: J. H. Rengell and G. W. Suggett, Toronto.

VI. Cash Receipts.

Cash received from 1921 (not extended), \$511.07.

Cash received during 1922 from:

Assessments.....	\$ 633 30
Interest.....	17 19
Total receipts.....	\$ 650 49

VII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:

Registration fee.....	\$ 10 00
Supplies bought.....	1 00
Salaries.....	100 00
Total expenses of management.....	\$ 111 00

(b) Miscellaneous Expenditure.

Sick benefits.....	463 00
Grand total.....	\$ 574 00

THE MANCHESTER UNITY INDEPENDENT ORDER OF ODDFELLOWS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, TORONTO.

Organized 16th December, 1887, and incorporated in Ontario, 23rd June, 1893.

The executive officers of the Society at the 31st December, 1922, were as follows :

E. Hewett, Provincial Grand Master.....	Toronto.
R. H. Taylor, Deputy Grand Master.....	Toronto.
G. W. Bull, Treasurer.....	Toronto.
Jno. T. Tilley, Cor. Secretary.....	Toronto.

III. Funeral Benefits.

Funeral benefits are undertaken by the Grand Body, the membership of which was, at 31st December, 1922, 1,723.

Five members died during 1922, and \$500.00 benefits were paid.

Five members' wives died during 1922, and in respect thereof benefits were paid amounting to \$250.00.

Total cash to credit of Funeral Fund, 31st December, 1922, \$25,524.68.

IV. Sick Benefits.

Sick benefits are undertaken by District and Subordinate Lodges.

Number of members who received sick benefits in 1922, 280.

Amount of benefits paid in 1922, in respect of sick members, \$9,685.90.

Number of weeks' sickness experienced in 1922, 2,072.

Amount paid for medical attendance during 1922, \$2,569.91.

V. Assets.

	District Body	Subordinate Bodies
Mortgages.....	\$ 17,025 00	\$ 30,716 12
Bonds.....	.....	5,400 00
Cash on deposit to the Society's credit, not drawn against, in the follow- ing chartered banks:		
Dominion Bank.....	8,499 68	.....
In various banks, in various places.....	.....	12,957 91
Total assets.....	\$25,524 68	\$49,074 03

VI. Liabilities.—None.

VII. Miscellaneous.

The Society's books were duly audited for 1922 on July 22nd, 1922, and 25th January, 1923.

The following books of account and record are kept for purposes of insurance certificates or benefits: Ledger, Cash Books, and district return sheet.

Names and post office addresses of the auditors for 1922 were as follows: H. D. Knight and W. C. Cook, Toronto.

Certain changes were made in the Constitution and Rules.

Amount of Secretary's bond, \$1,000.00.

Amount of Treasurer's bond, \$1,000.00.

VIII. Cash Receipts.

	District Body.	Subordinate Bodies	Juvenile Branches
Cash balance from 1921 (not extended).			
Grand Body, \$4,339.63. Subordinate.....		\$12,799 24	.....
Cash received during 1922 from:			
Juveniles.....	\$ 113 76	.....	\$ 168 15
Initiation fees.....	.....	840 00	.....
Dues.....	3,460 94	19,506 43	.....
Interest.....	1,510 50	2,353 70	.....
Dues, etc., (sister lodges).....	.....	3,922 74	.....
Hospital benefits.....	.....	924 26	.....
All other.....	960 32	2,324 95	.....
Cash received from repayment of loans or invest- ments (not extended), Grand Body, \$7,375.00; subordinate bodies, \$4,254.46.			
Total receipts.....	\$ 6,045 52	\$ 29,872 08	\$ 168 15

IX. Cash Expenditure.

(a) Expenses of Management.

	District Body	Subordinate Bodies	Juvenile Branches
Cash paid during 1922 for:			
Hospital cot.....	.....	\$ 925 61	.....
Per capita tax and levies.....	.....	1,039 81	.....
Registration fee.....	\$ 10 00	.....	.....
Expenses of annual or biennial meeting.....	32 50	.....	.....
Juveniles.....	53 82	.....	\$ 72 83
Supplies bought.....	200 26	185 39	.....
Travelling expenses.....	13 40	.....	.....
Rent.....	.....	803 08	.....
Officers' salaries.....	582 40	1,084 30	.....
Printing.....	254 00	169 63	.....
Postage, telegrams and express.....	65 31	401 28	.....
Premiums for guarantee of lodge officers.....	5 00	28 75	.....
Insurance.....	.....	20 08	.....
All other.....	.....	.....	.....
Total expenses of management.....	\$ 1,216 69	\$ 4,657 93	\$ 72 83

(b) Miscellaneous Expenditure.

Funeral benefits.....	750 00	3,033 11	.....
Benefits to widows and orphans.....	140 00	.....	.....
Sick benefits.....	455 75	9,230 15	.....
Gratuities.....	.....	.....	.....
Sister.....	.....	4,018 44	.....
Medical attendance.....	.....	2,569 91	.....
All other.....	1,898 03	1,596 28	.....
For investments (not extended), Grand Body, \$4,800.00; Subordinate Bodies, \$8,957.37.			
Total expenditure.....	\$ 4,460 47	\$ 25,105 82	\$ 72 83

MASSEY-HARRIS, LIMITED, BRANTFORD, EMPLOYEES' BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE BRANTFORD, ONT.

Organized 13th April, 1885, and incorporated 2nd April, 1894.

The executive officers of the Society at the 31st December, 1922, were as follows:

C. F. Johnson, President	Brantford.
A. Davidson, Vice-President	Brantford.
H. Beam, Second Vice-President	Brantford.
C. Tune, Secretary	Brantford.
Franklin Grobb, Treasurer	Brantford.

I. Funeral Benefits.

The Society undertakes funeral benefits.
The total membership at 31st December, 1922, was 910.
Number of members of the Society who died in 1922, 8.
Funeral benefits were paid in 1922, amounting to \$800.00.
Number of members' wives died in 1922, 4.
Funeral benefits paid, \$200.00.

II. Sick Benefits.

The Society undertakes sick benefits.
Number of members who received sick benefits during 1922, 83.
Total amount of sick benefits paid in 1922, \$1,616.50.
Number of weeks' sickness experienced in 1922, 270.
Total amount to credit of the Sick Benefit Fund at 31st December, 1922, \$365.53.

III. Assets.

Cash value of bond	\$ 1,500 00
Cash deposited in Standard Bank, Brantford	365 53
Other assets	12 00
Total assets	<u>\$ 1,877 53</u>

IV. Liabilities.—None.

V. Miscellaneous.

Thirteen assessments were made in 1922 for the purpose of funeral and sick benefits, payable every four weeks.
The Society's accounts for 1922 were audited January 8th, 1923.
The following books of record and account are kept: Minute Book and Cash Book.
The names and post office addresses of the auditors for 1922 were as follows: S. G. Macklin, and E. E. Uptgrove, Brantford.
No changes were made in 1922 in the Constitution and Rules of the Society in relation to benefits.

VII. Cash Receipts.

Cash balance from 1921 (not extended), \$13.53.	
Cash received during 1922 from:	
Dues	\$ 1,615 25
Interest on bond	75 00
Donations	1,615 25
Total receipts	<u>\$ 3,305 50</u>

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:	
Law costs.....	\$ 1 00
Registration fee.....	10 00
Officers' and auditors' fees.....	252 00
Printing, stationery, etc.....	25 00
Stamps.....	4 00
Total expenses of management.....	\$ 292 00

(b) Miscellaneous Expenditure.

Funeral benefits.....	1,000 00
Sick benefits.....	1,616 50
Gratuities.....	37 00
Medical attendance.....	5 00
All other expenditure.....	3 00
Total expenditure.....	\$ 2,953 50

THE MASSEY-HARRIS, TORONTO, EMPLOYEES' MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, 915 KING STREET WEST, TORONTO.

Organized June, 1883; incorporated in Ontario, 7th March, 1894.

The executive officers of the Society at the 31st December, 1922, were as follows:

Sidney A. Banks, President.....	Toronto.
J. Roxburgh, Vice-President.....	Toronto.
Thomas Carruthers, Secretary-Treasurer.....	Toronto.

I. Funeral Benefits.

The Society undertakes funeral benefits.
The total membership was, at 31st December, 1922, 1,300.
Number of members who died during 1922, 6.
Total amount of funeral benefits paid, in 1922, in respect of deceased members \$660.00.
Number of members' wives who died during 1922, 4.
Amount of funeral benefits paid in 1922 in respect of deceased wives, \$240.00.
Amount at the credit of the General Fund at 31st December, 1922, \$3,047.52.
Funeral and sick benefits are paid out of the General Fund.

II. Sick Benefits.

The Society undertakes sick benefits.
Number of members who received sick benefits during 1922, 230.
Total amount of sick benefits paid in 1922, \$4,223.20.
Number of weeks' sickness paid in 1922, 739 2-3.

III. Assets.

Cash value of bonds, etc.....	\$ 500 00
Cash in Dominion Bank, Toronto.....	3,047 52
Total assets.....	<u>\$ 3,547 52</u>

IV. Liabilities.—None.

V. Miscellaneous.

Certain changes were made in 1922, in the organization and management of the Society.
Assessments were made every four weeks.
Thirteen assessments were made during 1922.
The accounts were audited July, 1922, and January, 1923.
The following books are kept: Minute Book, Day Book and Ledger.
The names and post office addresses of the auditors for 1921 were: Joseph Coulter and John Hibbert, Toronto.
Amount of bond of Secretary-Treasurer, \$500.00.

VII. Cash Receipts.

Cash balance from 1921 (not extended), \$2,752.77.	
Cash received during 1922 from:	
Assessments.....	\$ 2,939 75
Interest.....	84 75
Donation.....	2,939 75
All other.....	26 00
Total.....	<u>\$ 5,990 25</u>

VIII. Cash Expenditure.**(a) Expenses of Management.**

Cash paid during 1922 for:

Registration fee.....	\$ 10 00
Postage.....	3 30
Travelling expenses (car tickets).....	64 00
Supplies bought.....	8 00
Managing officers' salaries and officers' and auditors' fees.....	194 00
Representatives' salaries.....	288 00
Premiums for guarantee of lodge officers.....	5 00

Expenses of management.....\$ 572 30

(b) Miscellaneous Expenditure.

Funeral benefits.....	900 00
Sick benefits.....	4,223 20
Total expenditure.....	<u>\$ 5,695 50</u>

METHODIST BOOK AND PUBLISHING HOUSE EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, 282 KEEWATIN AVENUE, TORONTO.

Organized 8th November, 1894; incorporated 11th February, 1895.

The executive officers of the Society at the 31st December, 1922, were as follows:

W. Wells, President.....	Toronto.
J. Boddy, Vice-President.....	Toronto.
A. J. Saunders, Secretary-Treasurer.....	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a membership of 110.

Number of members who died during 1922, none.

Amount of funeral benefits paid in 1922, nil.

II. Sick Benefits.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1922, 26.

Amount of benefits paid in 1922, \$490.00.

Number of weeks' sickness experienced in 1922, 102.

Balance to credit of fund, \$701.14.

III. Assets.

Cash value of bonds.....	\$ 52 75
Cash in Dominion Bank, Toronto.....	659 74
Cash on hand.....	41 40
Total.....	<u>\$ 753 89</u>

IV. Liabilities.—None.**V. Miscellaneous.**

The accounts of the Society were audited 13th January, 1923.

The books of account kept by the Society are: Cash Book and Record Book.

Name and address of auditor of accounts for 1922: C. A. Metcalfe, Toronto.

Assessments are made weekly and are payable each Saturday.

Number of assessments made during 1922, 39.

No changes were during 1922, made in the Constitution and Rules in relation to insurance certificates.

VIII. Cash Receipts.

Cash balance from 1921 (not extended), \$791.64.

Cash received during 1922 from:

Dues.....	\$ 450 00
Interest.....	19 50

Total.....	<u>\$ 469 50</u>
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IX. Cash Expenditure.**(a) Expenses of Management.**

Cash paid during 1922 for:

Registration fee.....	\$ 10 00
Salaries.....	50 00
Supplies bought.....	10 00

Total expenses of management.....	<u>\$ 70 00</u>
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(b) Miscellaneous Expenditure.

Funeral benefits.....	560 00
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Total expenditure.....	<u>\$ 630 00</u>
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THE MOZIRER SICK BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, TORONTO, ONTARIO.

Organized 24th July, 1905; incorporated, 28th February, 1906.

The executive officers of the Society at the 31st December, 1922, were as follows:

A. Layefsky, Chairman.....	Toronto.
A. Rosenberg, Vice-Chairman.....	Toronto.
H. Rosenberg, Secretary.....	Toronto.
H. Posen, Treasurer.....	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, the membership of which, at the 31st December, 1922, was 182.

Number of members who died during 1922, none.

Amount of funeral benefits paid, nil.

Cash standing to credit of Funeral Fund, \$980.71.

II. Sick Benefits.

Sick benefits are undertaken by the Society.

Sixteen members received sick benefits during 1922, amounting to \$829.21.

Number of weeks' sickness experienced during 1922, 86.

Amount paid for medical attendance, \$506.67.

Amount of cash standing to credit of the Fund, \$1,503.98.

III. Assets.

Cash value of real estate, less incumbrances.....	\$ 4,000 00
Cash on hand.....	13 28
Cash in Standard Bank.....	811 15
Cash in Sterling Bank.....	1,600 49
Cash in Union Bank.....	978 07
Cash in Dominion Bank.....	1 00
All other assets.....	2,650 00
Total.....	<u>\$ 10,053 99</u>

IV. Liabilities.—None.

V. Miscellaneous.

Twelve assessments were made during the year, 1922.

The accounts were duly audited December, 28, 1922.

Names and addresses of the auditors for the year 1922: P. Goodman, O. Rosenblatt, and L. Kamarnar.

Books of record and account kept are: Two Journals, Ledger, Cash Book and Minute Book. Certain changes were made in the constitution and Rules of the Society.

VII. Cash Receipts.

Cash balance from 1921 (not extended), \$3,089.22.

Cash received during 1922 from:

Application fees.....	\$ 3 00
Assessments.....	3,995 38
Initiation fees.....	3 00
Interest and dividends.....	36 64
All other sources.....	669 14
Repayment of loan (not extended) \$234.23.	

Total receipts.....\$ 4,707 16

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:	
Commission organization expenses.....	\$ 114 50
Cemetery.....	25 00
Registration fee.....	10 00
Managing officers' salaries.....	345 00
Printing, postage, and all other.....	342 33
Rent, light, heat and taxes.....	126 50
Banquet.....	381 50
Total expenses of management.....	\$ 1,344 83

(b) Miscellaneous Expenditure.

Sick benefits.....	908 21
Medical attendance.....	506 67
Gratuities to distressed members.....	560 75
All other.....	1,332 72
Total expenditure.....	\$ 4,653 18

NATIONAL IRON WORKS EMPLOYEES' MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, TORONTO, ONTARIO.

Incorporated in Ontario, 4th March, 1913.

The executive officers of the Society at the 31st December, 1922, were as follows:

J. Pillsbury, President.....	Toronto.
S. Dale, Vice-President.....	Toronto.
Harry Hambleton, Secretary.....	Toronto.
G. Gass, Treasurer.....	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a total membership of 170.
 Number of members who died during 1922, 1.
 Amount paid for funeral benefits, \$30.00.

II. Sick Benefits.

Sick benefits are undertaken by the Society.
 Number of members of the Society who received sick benefits during 1922, 102.
 Amount of benefits paid during 1922, \$733.15.
 Number of weeks' sickness experienced in 1922, 187 2-7.
 Total amount to credit of Sick Benefit Fund, \$324.85.

III. Assets.

Cash in Standard Bank, Toronto.....	\$ 324 85
Total.....	<u>\$ 324 85</u>

IV. Liabilities.—Nil.

V. Miscellaneous.

Assessments are made weekly.
 Number of assessments made during 1922, 52.
 The Society's accounts were audited June 7th, 1922.
 Names and addresses of the auditors of accounts for 1922: Thos. Fee and D. Senick, Toronto.
 Books of record and account: Cash Book, Minute and Order Books.
 No changes were made during 1922 in the organization or management or in the Constitution and Rules in relation to benefits.

VII. Cash Receipts.

Cash balance from 1921 (not extended), \$59.41.	
Cash received during 1922 from:	
Dues.....	\$ 1,064 25
Interest.....	75
Total receipts.....	<u>1,065 00</u>

VII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:	
Supplies bought.....	\$ 3 25
Registration fee.....	10 00
Officers' salary.....	15 00
Postage.....	16
Total management expenses.....	<u>\$ 28 41</u>

(b) Miscellaneous Expenditure.

Funeral benefits.....	30 00
Sick benefits.....	723 15
Gratuities.....	10 00
Total expenditure.....	<u>\$ 791 56</u>

OTTAWA TYPOGRAPHICAL UNION NO. 102.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

Organized 1867; incorporated November, 1895.

The executive officers of the Society at the 31st December, 1922, were as follows:

J. W. Jefferson, President.....	Ottawa.
L. Moison, Vice-President.....	Ottawa.
J. K. Peffers, Secretary-Treasurer.....	Ottawa.
J. A. P. Haydon, Corresponding Secretary.....	Ottawa.

I. Funeral Benefits.

Funeral benefits are undertaken by the union.
Total membership of local union, 373.
Two members of the Society died during 1922.
Amount paid for funeral benefits, \$900.00.

II. Sick Benefits.

Sick benefits are undertaken by the local body.
Number of members of the Society who received sick benefits during 1922, 24.
Total amount of benefits paid in 1922, \$620.00.
Number of weeks' sickness experienced in 1922, 124.
Total amount of cash standing to credit of Sick Fund, \$297.62.

III. Assets.

Cash on deposit in Bank of Nova Scotia.....	\$ 297 62
Total.....	<u>\$ 297 62</u>

IV. Liabilities.—None.

V. Miscellaneous.

When were the Society's accounts audited? Quarterly.
Names and addresses of the auditors for 1922 were: George Ross, C. Rice and J. McCann of Ottawa.
Books of account kept by the Secretary are: Ledger and Day Book.
No changes were made in the organization or management of the Society during 1922.
Amount of Secretary-Treasurer's bond, \$1,500.00.

VII. Cash Receipts.

Cash balance from 1921 (not extended), \$215.47.	
Cash received during 1922 from:	
Dues.....	\$ 702 15
All other.....	5 30
Total receipts.....	<u>\$ 707 45</u>

VIII. Cash Expenditure.

(a) Expenses of Management.	
Cash paid during 1922 for:	
All management expenses are paid by the union.	
(b) Miscellaneous Expenditure.	
Funeral benefits (paid by headquarters).....	\$ 900 00
Sick benefits.....	620 00
Total expenditure.....	<u>\$ 1,520 00</u>

PROVINCIAL GRAND ORANGE LODGE OF ONTARIO EAST.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922

HEAD OFFICE, BELLEVILLE, ONTARIO..

Organized 20th February, 1860, and incorporated in Ontario 22nd May, 1894.

The Executive Officers of the Society at the 31st December, 1922, were as follows:

C. A. Lount, Grand Master.....Morrisburg.
H. A. Graham, Deputy Grand Master.....Kingston.
W. C. Reid, Grand Treasurer.....Belleville.
F. M. Clarke, Grand Secretary.....Belleville.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a total membership of 125.
No member died during 1922.
Amount of funeral benefits paid in 1922, nil.

II. Sick Benefits.

Sick benefits are undertaken by the Society. Three members received sick benefits during 1922.
Number of weeks' sickness during 1922, 20 3/7.
Sick benefits amounting to \$61.27 were paid.
Cash standing to credit of Sick Fund, \$637.19.

III. Assets.

Cash in Bank of Montreal, Belleville.....	\$ 637 19
Total assets.....	<u>\$ 637 19</u>

IV. Liabilities.—None.

V. Miscellaneous.

Dues are collected quarterly, in advance.
The Society's accounts were audited March, 22nd, 1923.
The books of record kept are: Membership Register, Record and Cash Book.
The names and post office addresses of the auditors for 1922 was as follows: W. H. Birtch and E. Armstrong, Ottawa.
Amount of bond of Treasurer, \$20,000.00.

VII. Cash Receipts.

Cash balance from 1921 (not extended), \$611.26.	
Cash received during 1922 from:	
Dues.....	\$ 100 20
Total receipts.....	<u>\$ 100 20</u>

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:	
Registration fee.....	\$ 10 00
Officers' salary, etc.....	3 00
Total expenses of management.....	<u>\$ 13 00</u>

(b) Miscellaneous.

Sick benefits.....	61 27
Total expenditure.....	<u>\$ 74 27</u>

THE PROVINCIAL GRAND ORANGE LODGE OF ONTARIO WEST.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, 39 BROWNING AVENUE, TORONTO, ONT.

Organized 20th February, 1860; incorporated 11th September, 1891.

The Executive Officers of the Society at the 31st December, 1922, were as follows:

A. A. Gray, Grand Master.....	Toronto.
J. Bailey, Deputy Grand Master.....	Walkerville.
James F. Harper, Grand Treasurer.....	Hamilton.
W. M. Fitzgerald, Grand Secretary.....	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Primary Lodges, with a membership of 35,155.
Number of members of the Society who died during 1922, 328.
Total amount of funeral benefits paid in 1922, in respect of deceased members, \$953.10.
Amount standing to the credit of Sick and Funeral Fund, \$43,063.19.

II. Sick Benefits.

Number of members who received sick benefits during 1922, 65.
Total amount of benefits paid in 1921, in respect of sick members, \$1,501.98.
Number of weeks' sickness experienced in 1922, 501.
Amount paid for medical attendance during 1922, \$3,872.96.

III. Assets.

	Grand Lodge.
Cash on deposit, Bank of Hamilton, Hamilton.....	\$ 43,063 19
Total.....	<u>\$ 43,063 19</u>

IV. Liabilities.—None.

V. Miscellaneous.

The Society's accounts were duly audited on March 2nd, 1923. The names and addresses of the auditors for 1922: W. H. Taylor, Aurora, and J. B. Moon, Mt. Forest.
Books of account kept by the Society are: Cash Book, Receipt Book and Ledger.
Amount of bond of Treasurer, \$10,000.00.

VI. Cash Receipts.

Cash balance from 1921 (not extended), \$43,231.00.	
Cash received during 1922 from:	
Assessments.....	\$ 234 00
Per capita tax and levies.....	47,557 80
Degrees and cards.....	30 50
Interest and dividends.....	555 94
All other sources.....	448 25
Total.....	<u>\$ 48,826 49</u>

VII. Cash Expenditure.

(a) Expenses of Management.

	Grand Lodge.	Subordinate Lodges.
Cash paid during 1922 for:		
Commission.....	\$ 3,770 57	.....
Registration fee.....	10 00	.....
Expenses of annual meeting.....	1,269 98	.....
Supplies bought.....	87 27	.....
Travelling expenses.....	75 40	.....
Rent, light, heat and taxes.....	50 00	.....
Managing officers' salaries.....	2,450 00	.....
Printing, stationery and advertising.....	1,036 69	.....
Postage, telegrams and express.....	213 36	.....
Premium for guarantee of lodge officers.....	8 00	.....
Discount.....	29 03	.....
Total expenses of management.....	\$ 9,000 30	.....

(b) Miscellaneous Expenditure.

Per capita tax and levies other than for management.....	35,994 00	.....
Sick benefits.....	\$ 1,501 98	.....
Funeral benefits.....	953 10	.....
Medical attendance.....	3,872 96	.....
Gratuities to distressed members.....	800 00	.....
Grants to orphanages.....	3,200 00	.....
Totals.....	\$ 48,994 30	\$ 6,328 04

LOYAL ORANGE YOUNG BRITON LODGE, No. 33.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, ORANGE HALL, OTTAWA.

Organized 6th March, 1873, and incorporated in Ontario, 6th November, 1895.

The Executive Officers of the Society at the 31st December, 1922, were as follows:

J. R. Maxwell, Worshipful Master.....	Ottawa.
N. Davidson, Recording Secretary.....	Ottawa.
G. H. Evans, Treasurer.....	Ottawa.

I. Funeral Benefits—None.**II. Sick Benefits**

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1922, 3.

Amount paid for sick benefits during 1922, \$57.00.

Number of weeks' sickness experienced during 1922, 19.

Amount standing to credit of sick benefit fund, \$579.22.

III. Assets.

Cash deposited in Bank of Nova Scotia, Ottawa.....	\$ 579 22
Victory Bonds.....	300 00
Total assets.....	<u>\$ 879 22</u>

IV. Liabilities.—None.**V. Miscellaneous.**

The Society's accounts were audited February 10, 1923.

The books of record are: Minute Book and Secretary's and Treasurer's Books.

No changes were made during 1922 in the Constitution and Rules in relation to benefits

VII. Cash Receipts.

Cash balance from 1921 (not extended), \$464.26.

Cash received during 1922 from:

Dues.....	\$ 143 30
Dividends and interest.....	28 66
Total receipts.....	<u>\$ 171 96</u>

VIII. Cash Expenditure.

(a) Expenses of Management.

(b) Miscellaneous Expenditure.

Sick benefits.....	\$ 57 00
Total expenditure.....	<u>\$ 57 00</u>

OTTAWA FIREMEN'S SUPERANNUATION AND BENEFIT FUND.

ANNUAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1922.

HEAD OFFICE, OTTAWA.

Organized 1st January, 1917; incorporated in Ontario, 24th February, 1917.

The Executive Officers of the Society at the 31st December, 1922, were as follows:

E. Lemieux, Chairman.....Ottawa.
 Jas. J. O'Kelly, Secretary.....Ottawa.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, total membership of which is 179.
 Number of members who died during 1922, 1.
 Amount of funeral benefits paid in 1922, \$1,500.00.

II. Sick Benefits.—None.**V. Assets.**

Cash value of bonds.....	\$ 75,235 47
Cash in Royal Bank, Ottawa.....	6,789 88
Total assets.....	<u>\$ 82,025 35</u>

IV. Liabilities—None.**VII. Miscellaneous.**

Twenty-four assessments were made during 1922.
 The Society's accounts were duly audited, January 23rd, 1923.
 Name and address of auditor: E. J. O'Neill, Ottawa.
 The books kept are as follows: Cash Book, Bank Books, and Minute Book.
 Certain changes were made in the by-laws in relation to insurance of members.

VIII. Cash Receipts.

Cash balance from 1921 (not extended), \$3,687.41.

Cash received during 1922 from:

Assessments.....	\$ 11,061 51
Interest and dividends.....	3,148 14
Grant from city.....	8,102 98
Total receipts.....	<u>\$ 22,312 63</u>

IX. Cash Expenditure.**(a) Expenses of Management.**

Registration fee.....	\$ 25 00
	<u>\$ 25 00</u>

(b) Miscellaneous Expenditure.

Pensions.....	849 96
Funeral benefits.....	1,500 00
Medical attendance.....	1,045 00
Gratuities.....	347 60
Sick benefits.....	23 50
For investments (not extended), \$15,419.10.	

Grand total.....\$ 3,791 06

OTTAWA HEBREW BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, OTTAWA, ONT.

Organized April, 1912; incorporated 12th May, 1915.

The Executive Officers of the Society at the 31st December, 1922, were as follows:

M. Metrick, President.....	Ottawa.
R. Finkelstein, Vice-President.....	Ottawa.
M. Cooper, Treasurer.....	Ottawa.
I. L. Cohen, Financial Secretary.....	Ottawa.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a membership of 180.

Number of members who died during 1922, none.

Amount paid for funeral benefits during 1922, nil.

II. Sick Benefits.

Number of members who received sick benefits, 3.

Total amount of sick benefits paid during 1922, \$52.00.

Number of weeks' sickness experienced during 1922, 13.

Amount paid for medical attendance during 1922, \$187.50.

Cash standing to credit of Fund, \$1,014.02.

III. Assets.

Victory Bonds.....	\$ 500 00
Cash in Nova Scotia, Ottawa.....	1,014 02
Total.....	<u>\$ 1,514 02</u>

IV. Liabilities.—Nil.

V. Miscellaneous.

The accounts were duly audited for 1922, on December 29-31, 1922.

Names and addresses of auditors: L. Greenberg and H. L. Gettleson, Ottawa.

Certain changes were made during 1922 in the Constitution and By-laws of the Society.

Bond of Treasurer, \$500.00.

VII. Cash Receipts.

Cash balance from 1921 (not extended), \$992.49.

Cash received during 1922 from:

Initiation fees.....	\$ 43 00
Dues.....	708 50
Supplies sold.....	34 20
Interest and Dividends.....	49 16
All other sources.....	5 00

Total.....	<u>\$ 839 86</u>
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VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:		
Refunds.....	\$	36 00
Rent, light, heat and taxes.....		57 00
Registration.....		10 00
Managing officers' salaries.....		232 50
Printing and postage.....		103 50
Supplies bought.....		93 45
Telegram, Express, etc.....		78
All other.....		45 70
Total expenses of management.....	\$	578 93

(b) Miscellaneous Expenditure.

Sick benefits.....		52 00
Medical attendance.....		187 50
Total expenditure.....	\$	818 43

POLISH ALLIANCE FRIENDLY SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, TORONTO, ONT.

Organized in 1907; incorporated in Ontario, 19th December, 1907.

The Executive Officers of the Society at the 31st December, 1922, were as follows:

P. Bilewicz, President.....	Toronto.
K. Gutowski, Recording Secretary.....	Toronto.
S. Naploszizye, Treasurer.....	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a total membership of 110.
 Number of members who died during 1922, none.
 Amount paid for funeral benefits, nil.
 Amount standing to credit of Fund, \$552.00.

II. Sick Benefits.

Sick benefits are undertaken by the Society.
 Number of members of the Society who received sick benefits during 1922, 21.
 Amount of benefits paid during 1922, \$375.00.
 Number of weeks' sickness experienced in 1922, 77.
 Amount paid for medical attendance during 1922, \$35.50.
 Total amount to credit of Sick Benefit Fund, \$1,000.63.

III. Assets.

Cash value of bonds.....	\$ 400 00
Cash in Home Bank, Toronto.....	1,618 63
Total.....	<u>\$ 2,018 63</u>

IV. Liabilities.—None.

V. Miscellaneous.

Number of assessments made during 1922, twelve.
 The Society's accounts were audited December 30th, 1922.
 Names and addresses of the auditors of accounts for 1922: K. Gutanski, M. Jarorski and A. Purat, Toronto.
 Books of record and account kept: Recording and Financial books.
 No changes were made during 1922, in the organization or management or in the Constitution and Rules in relation to benefits.

VII. Cash Receipts.

Cash balance from 1921 (not extended), \$913.53.

Cash received during 1922 from:

Dues.....	\$ 618 32
Initiation fees.....	20 00
Assessments.....	19 13
Supplies sold.....	3 40
Interest and dividends.....	87 39
All other.....	38 11
From St. Stanislaus Society.....	652 67

Total receipts.....\$ 1,439 02

VIII. Cash Expenditure.**(a) Expenses of management.**

Cash paid during 1922 for:		
Registration fee.....	\$	10 00
Law costs.....		15 00
Postage.....		7 80
Rent, light, heat and taxes.....		63 00
Managing officers' salaries.....		25 22
Printing, etc.....		36 40
Total expenses of management.....	\$	157 42

(b) Miscellaneous Expenditure.

Sick benefits.....		375 00
Medical attendance.....		51 50
All other.....		150 00
Total expenditure.....	\$	733 92

POSTAL BENEFIT ASSOCIATION OF TORONTO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, POST OFFICE, TORONTO.

Organized 8th June, 1891; incorporated in Ontario, 17th November, 1894.

The executive officers of the Society at the 31st December, 1922, were as follows:

W. Christy, President.....	Toronto.
H. J. Hughes, Treasurer.....	Toronto.
A. C. Alderson, Secretary.....	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, the total membership of which at the 31st December, 1922 was 235.

Number of members who died during 1922, 2.

Total amount of funeral benefits paid in 1922, \$300.00.

Cash in Funeral Fund, 31st December, 1922, \$502.71.

II. Sick Benefits.—None.

III. Assets.

Cash on deposit in Imperial Bank.....	\$ 502 71
Total.....	<u>\$ 502 71</u>

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made when necessary.

Two assessments were made during 1922.

The Society's accounts were duly audited February, 1923.

Books of record and account kept for purposes of insurance certificates are as follows: Cash book, minute book, treasurer's by-laws and bank book.

No changes were made in relation to insurance certificates in 1922.

Names and addresses of auditors: W. Horton and W. Williams, Toronto.

VII. Cash Receipts.

Cash balance from 1921 (not extended), \$497.26.

Cash received during 1922 from:

Initiation fees.....	\$ 32 50
Dues.....	312 75
Interest.....	12 88
Total.....	<u>\$ 358 13</u>

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:

Registration fee.....	\$ 10 00
Supplies bought.....	2 00
Salaries.....	35 00
Printing.....	4 18
Postage.....	1 50

Total expenses of management.....\$ 52 68

(b) Miscellaneous Expenditure.

Funeral benefits..... 300 00

Total expenditure.....\$ 352 68

L'UNION ST. JEAN BAPTISTE, OTTAWA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, OTTAWA.

Organized 10th November, 1887; incorporated 18th September, 1888.

The executive officers of the Society at the 31st December, 1922, were as follows:

J. Nelson Bigras, President.....	Ottawa.
E. René Croteau, Recording Secretary.....	Ottawa
Joseph Saint-German, B.A., Treasurer.....	Ottawa

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, the membership of which is 340.

Number of members of the Society who died in 1922, 4.

Total amount of funeral benefits paid in respect of deceased members was \$1,600.00.

Number of member's wives deceased in 1922, 4.

Amount of funeral benefits paid in respect of deceased wives, \$450.00.

Total cash standing to credit of Funeral Fund at 31st December, 1922, \$4,136.30.

II. Sick Benefits.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits in 1922, 39.

Amount of sick benefits paid in 1922, \$1,114.10.

Number of weeks' sickness experienced in 1922, 278.

III. Assets.

Cash on deposit La Banque Provinciale, Ottawa.....	\$	2,955 70
Actual cash in hand at 31st December, 1922.....		1,608 31
Other assets.....		545 10
Total assets.....		<u>5,109 11</u>

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made monthly and are payable on the first of the month.

The Society's accounts were audited monthly and annually.

The names and addresses of the auditors for 1922 were as follows: A. Lepage, and M. Lorocqui, Ottawa.

Books of account kept by the Society are: Ledger and Cash Book.

Amount of bond of Treasurer, \$500.00.

VII. Cash Receipts.

Cash balance from 1921 (not extended), \$4,425.16.

Cash received during 1922 from:

Interest and dividends.....	\$	86 06
Per capita tax and levies.....		3,775 50
Degrees and cards.....		4 25
Other sources.....		85 80

Total receipts.....\$ 3,951 61

VIII. Cash Expenditure.**(a) Expenses of Management.**

Cash paid during 1922 for:

Registration fee.....	\$	10 00
Rent, light, heat and taxes.....		90 00
Managing officers' salary, etc.....		233 40
Printing, stationery, etc.....		20 00
Postage, etc.....		11 76
Premiums for guarantee of lodge officers.....		5 00

Total expenses of management.....	\$	370 16
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(b) Miscellaneous Expenditure.

Funeral benefits (member's wives).....		450 00
Funeral benefits to members.....		1,600 00
Sick benefits.....		1,114 10
Other expenditure.....		278 50

Grand totals.....	\$	<u>3,812 76</u>
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THE PRIDE OF ISRAEL SICK BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, TORONTO, ONTARIO.

Organized, 1905; incorporated, May 29, 1905.

The executive Officers of the society at the 31st December, 1922, were as follows:

B. Altbaum, President	Toronto.
Z. Bach, Treasurer	Toronto.
S. Steiner, Financial Secretary	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, the membership of which, at the 31st December, 1922, was 455.

Number of members who died during 1922, 3.

Amount of funeral benefits paid during 1922, \$750.00.

Number of members' wives died during 1922, 1.

Amount of funeral benefits paid, \$50.00.

Funeral benefits paid for children and parent of member, \$263.53.

II. Sick Benefits.

Sick benefits are undertaken by the Society.

Thirty-one members received sick benefits during 1922, amounting to \$822.00.

Number of weeks' sickness experienced during 1922, 137.

Amount paid for medical attendance, \$310.20.

Amount of cash standing to credit of the fund, \$7,121.28.

III. Assets.

Cash value of real estate	\$ 4,844 50
Cash value of bonds	2,100 00
Cash in Union Bank, Savings	4,433 80
Cash in Union Bank, Current	2,148 70
Cash in Imperial Bank	5,323 76
All other	323 81
Total	<u>\$ 19,174 57</u>

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made when necessary. Two assessments were made during 1922.

The accounts of the Society were audited every quarter during 1922.

Names and post office addresses of auditors: I. Siderson and H. Sax, Toronto.

Books kept by the Society are: Day Book, Ledger, Cash Book and Recording Books.

VII. Cash Receipts.

Cash balance from 1921, \$12,608.96.

Cash received during 1922 from:

Application fees	\$ 19 00
Assessments	237 50
Initiation fees	12 00
Dues	5,337 95
Entertainment	3,116 23
Donations	16 00
Interest	393 77

Total

\$	<u>9,132 45</u>
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VIII. Cash Expenditure.**(a) Expenses of Management.**

Cash paid during 1922 for:

Salaries.....	\$	596	00
Printing, etc.....		320	64
Rent, light, heat, etc.....		285	00
Postage, telephones, telegrams and express.....		238	57

Total management expenses.....	\$	1,440	21
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(b) Miscellaneous Expenditure.

Funeral benefits.....		750	00
Funeral benefits in respect of parents and children.....		30	00
Benefits to widows and orphans.....		50	00
Medical attendance.....		310	20
Sick benefits.....		822	00
Other expenditures.....		4,108	93

Total expenditure.....	\$	7,511	34
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DAUGHTERS AND MAIDS OF ENGLAND BENEVOLENT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, TORONTO, ONT.

Organized 7th November, 1890; incorporated 9th January, 1895.

The Executive Officers of the Society at the 31st December, 1922, were as follows:

Margaret Farrants, Grand President	Toronto.
Eva McCulley, Grand Vice-President	Toronto.
Millie Lee, Grand Past President	Toronto.
Frank H. Revell, Grand Treasurer	Hamilton.
Leonard Cross, Grand Secretary, 9 Ellerbeck Ave.	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Grand Lodge; total membership, 4,493.

Number of members of the Society who died during 1922, 29.

Amount of funeral benefits paid during 1922, \$1,395.00.

Total cash standing to credit of Funeral Fund, 31st December, 1922, \$16,064.02.

II. Sick Benefits.

Sick benefits are undertaken by the Subordinate Lodges.

IV. Assets.

Cash value of bonds	\$ 8,903 36
Cash value of mortgages	9,700 00
Actual cash on hand	1,622 11
Cash on deposit, not drawn against, in various banks	22,511 82
All other assets	14,691 75
Subordinates, \$33,368.67; Juveniles, \$2,556.91.	
Total assets	\$ 57,429 04

V. Liabilities.—None.

VI. Miscellaneous.

Payments for the purpose of funeral benefits were made quarterly during 1922.

Four such payments were made during 1922, payable March, June, September, and December.

The Society's books were audited 15th-16th February, 1922.

The following books of record are kept: Cheque Book, Cash Book, Ledgers, and Stock Book.

Names and post office addresses of the auditors for 1922 were as follows: Wm. Walker, Sault Ste. Marie; Ida Poulter, Toronto, and W. E. Miller, Hamilton.

Amount of bond of Grand or Supreme Secretary, \$500.

Amount of bond of Grand or Supreme Treasurer, \$500.

VII. Cash Receipts.

Cash balance from 1921 (not extended), \$19,195.66.	Grand Body
Cash received during 1922 from:	
Application fees	\$ 226 40
Initiation fees	3 00
Assessments	1,401 77
Per capita Tax	1,348 82
Supplies sold	1,137 29
Interest and dividends	700 37
Premium for guarantee of lodge officers	162 35
All other	750 00
Total	\$ 5,730 00

VIII. Cash Expenditure.**(a) Expenses of Management.**

Grand Body

Cash paid during 1922 for:

Per capita Tax.....		
Annual meeting.....	\$	158 76
Registration fee.....		10 00
Supplies bought.....		1,655 38
Travelling expenses.....		157 03
Salaries, auditors' and officers' fees.....		1,091 00
Postage, telegrams and express.....		194 33
Printing, stationery and advertising.....		40 25
Premium for guarantee of lodge officers.....		3 00
All other.....		18 20

Total expenses of management.....	\$	3,327 95
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(b) Miscellaneous Expenditure.

Funeral benefits.....		1,395 00
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Totals.....	\$	4,722 95
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THE NATIONAL CASH REGISTER CO.'S EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1922.

HEAD OFFICE, TORONTO, ONT.

Organized 1st February, 1907, and incorporated in Ontario, 14th March, 1907.

The Executive Officers of the Society at the 31st December, 1922, were as follows:

E. Brimstin, President	Toronto.
F. Griffiths, Vice-President	Toronto.
W. W. Scott, Secretary-Treasurer	Toronto.

I. Funeral Benefits.

Number of members died during 1922, none.

Amount of funeral benefits in 1922, none.

II. Sick Benefits.

The total membership of the Society at 31st December, 1922, was 75.

Sick benefits are undertaken by the Society.

Twenty-six members received sick benefits during 1922.

Total amount of benefits paid in 1922, in respect of sick members, \$547.54.

Number of weeks' sickness experienced, 63.

III. Assets.

Cash value of debentures	\$	900 00
Cash in Bank of Hamilton, 31st December, 1922, Toronto		263 76
Total	\$	1,163 76

IV. Liabilities.—None.

V. Miscellaneous.

Books of record and account kept are as follows: Cash Book, Minute Book.

The Society's books were audited January, 1923.

Names and address of auditors for 1922 were as follows: W. R. Brown and R. J. Craig, Toronto.

No changes were made in the by-laws of the Society during 1922.

VII. Cash Receipts.

Cash balance from 1921 (not extended), \$375.76.

Cash received during 1922 from:

Dues	\$	415 00
Interest		20 54
Total receipts	\$	435 54

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:

Law costs	\$	0 50
Registration fees		10 00
Salaries		25 00
Postage, etc.		50
Total expenses of management	\$	36 00

(b) Miscellaneous Expenditure.

Sick benefits		511 54
Total expenditure	\$	547 54

WILLIAM ROGERS MANUFACTURING COMPANY WELFARE SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, NIAGARA FALLS, ONTARIO.

Organized February, 1919; incorporated April 7th, 1919.

The executive officers of the Society at the 31st December, 1922, were as follows:

H. Rader, President.....	Niagara Falls.
M. Sensabough, Secretary.....	Niagara Falls.
J. Holmes, Treasurer.....	Niagara Falls.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society. The membership of which at 31st December, 1922, was 54.

No member died during 1922.

Total amount of funeral benefits paid during 1922, nil.

II. Sick Benefits.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1922, 23.

Number of weeks' sickness experienced during 1922, 79 4-7.

Amount paid for sick benefits during 1922, \$478.00.

Total cash standing to credit of Sick Benefit Fund at 31st December, 1922, \$448.76.

III. Assets.

Cash in the Bank of Hamilton, Niagara Falls..... \$ 448.76.

IV. Liabilities.—None.**V. Miscellaneous.**

Assessments are made monthly.

Twelve such assessments were made during 1922.

The books of the Society were duly audited January 1st, 1923.

Name and address of auditor for 1922: P. M. Dennis.

Certain changes were made in the constitution of the society.

The books kept by the Society are Minute Book, Journal and Cash Book.

VII. Cash Receipts.

Cash balance from 1921 (not extended), \$579.89.

Cash received during 1922 from:

Dues.....	\$ 284 00
Donations.....	71 00
Interest and dividends.....	10 91
All other.....	6 00

Total.....\$ 371 91

VIII. Cash Expenditure.**(a) Expenses of Management.**

Cash paid during 1922 for:

Registration fees.....	\$ 10 00
Premium for guarantee.....	5 00
Postage.....	04
Salaries.....	10 00

Total management expenses.....\$ 25 04

(b) Miscellaneous Expenditure.

Sick benefits..... 478 00

Total expenditure.....\$ 503 04

THE ROUMANIAN AID ASSOCIATION GLORIA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, HAMILTON, ONTARIO.

Organized September, 1912; incorporated in Ontario 26th February, 1913.

The executive officers of the Society at the 31st December, 1922, were as follows:

G. David, President	Hamilton.
G. Melnik, Secretary	Hamilton.
C. Popescul, Treasurer	Hamilton.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society with a membership of 42.
 Number of members who died during 1922, 1.
 Amount of funeral benefits paid during 1922, \$50.00.
 Cash standing to credit of Fund, \$655.56.

II. Sick Benefits.

Sick benefits are undertaken by the Society.
 Number of members who received sick benefits in 1922, 7.
 Amount of benefits paid in 1922, \$85.00.
 Number of weeks' sickness experienced in 1922, 14.
 Amount paid for medical attendance, \$71.00.

III. Assets.

Cash in Molsons Bank, Hamilton	\$ 655 56
Total assets	<u>\$ 655 56</u>

IV. Liabilities.—None.

V. Miscellaneous.

No assessment was made.
 The books of the Society were duly audited in June and December, 1922.
 Name and address of the auditor for 1922: Wm. Nakorink, Hamilton.

VII. Cash Receipts.

Cash balance from 1921 (not extended), \$512.43.	
Cash received during 1922 from:	
Dues	\$ 375 00
Interest and dividends	20 78
Degrees and cards	12 50
Supplies sold	9 75
All other	66 90
Total receipts	<u>\$ 484 93</u>

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:		
Registration fee.....	\$	10 15
Expenses of annual meeting.....		18 75
Postage.....		4 75
Printing, etc.....		15 50
Supplies bought.....		86 65
Total expenses of management.....	\$	135 80

(b) Miscellaneous Expenditure.

Funeral benefits.....		50 00
Sick benefits.....		85 00
Medical attendance.....		71 00
	\$	341 80

RUTHENIAN BROTHERHOOD OF ST. JOHN THE BAPTIST (BRANTFORD).

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, BRANTFORD, ONTARIO.

Incorporated 2nd September, 1911.

The executive officers of the Society at the 31st December, 1922, were as follows:

S. Kowatyk, President.....	Brantford.
D. Yorkowez, Secretary.....	Brantford.
M. Sawlyski.....	Brantford.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a total membership of 26.

One member of the Society died during 1922.

Amount paid for funeral benefits during 1922, \$75.00.

II. Sick Benefits.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1922, 3.

Amount paid for sick benefits, \$50.00.

Number of weeks' sickness experienced during 1922, 10.

Total amount of cash standing to credit of the Sick Benefit Fund at 31st December, 1922, \$915.42.

III. Assets.

Cash in Bank of Hamilton, Brantford.....	\$ 915 42
Total.....	\$ 915 42

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made monthly.

Number of assessments made during 1922, 12.

The Society's accounts were audited December, 2nd, 1922.

Names and addresses of the auditors of accounts for 1922: A. Myhal and Peter Brankon, Brantford.

Books of record and account kept: Minute Book, Membership Roll Book and Cash Book.

VII. Cash Receipts.

Cash balance from 1921 (not extended), \$923.89.

Cash received during 1922 from:

Dues.....	\$ 153 00
Interest.....	24 22
All other.....	28 31
Total receipts.....	\$ 205 53

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:

Expenses of meeting.....	\$ 2 19
Organization expenses.....	1 50
Registration fee and postage.....	10 31
Rent, etc.....	25 00
Other expenses.....	50 00
Total expenses of management.....	\$ 89 00

(b) Miscellaneous Expenditure.

Sick benefits.....	50 00
Funeral benefits.....	75 00

Grand totals.....\$ 214 00

RYERSON PRESS BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE MONTHS ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, TORONTO, ONTARIO.

Organized November 11th, 1921; incorporated in Ontario November 24th, 1921.

The executive officers of the Society at the 31st December, 1922, were as follows:

R. Whittaker, President.....	Toronto.
A. H. Kirby, Vice-President.....	Toronto.
R. W. Belford, Treasurer.....	Toronto.

I. and II. Sick and Funeral Benefits.

Sick and funeral benefits are undertaken by the Society, with a total membership of 260.
 Number of members who received sick benefits, 75.
 Total amount paid for sick benefits in 1922, \$1,962.50.
 Number of weeks' sickness experienced in 1922, 223½.
 Amount paid for medical attendance for 1922, nil.
 Balance to credit of Fund, 31st December, 1922, \$989.79.

III. Assets.

Cash standing to credit of the Society.....	\$ 989 79
Total assets.....	<u>\$ 989 79</u>

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made weekly.
 Fifty-two assessments were made during 1922.
 No changes were made in the constitution during 1922.
 The books of the Society were duly audited January 4th, 1923, by A. Roy and J. Francis,
 Toronto.

VII. Cash Receipts.

Cash balance from 1921, \$401.37.	
Cash received during 1922 from:	
Initiation fees.....	\$ 51 50
Dues.....	2,672 55
Interest.....	7 48
Totals.....	<u>\$ 2,731 53</u>

IX. Cash Expenditures.

(a) Expenses of Management.

Cash paid during 1922 for:	
Registry.....	\$ 10 00
Salaries.....	50 00
Printing.....	120 61
Expenses of management.....	<u>\$ 180 61</u>

(b) Miscellaneous Expenditure.

Sick benefits.....	1,962 50
Total expenditure.....	<u>\$ 2,143 11</u>

SAWYER-MASSEY COMPANY, LIMITED, EMPLOYEES' MUTUAL BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, HAMILTON, ONTARIO.

Organized in February, 1911; incorporated in Ontario 23rd February, 1911.

The executive officers of the Society at the 31st December, 1922, were as follows:

T. Bimson, President.....	Hamilton.
M. Vansickle, Vice-President.....	Hamilton.
Thos. Barnes, Secretary.....	Hamilton.
Thos. Holt, Treasurer.....	Hamilton.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a membership of 178.

Number of members of the Society who died during 1922, 1.

Total amount of funeral benefits paid during 1922, \$50.00.

II. Sick Benefits.

Sick benefits are undertaken by the Society.

Number of members of the Society who received sick benefits during 1922, 45.

Total amount of benefits paid in 1922, \$584.25.

Number of weeks' sickness experienced in 1922, 110.

Total amount of cash standing to credit of Sick Fund at 31st December, 1922, \$458.98.

III. Assets.

Victory bonds.....	\$ 700 00
Cash in Bank of Hamilton.....	458 98
Total assets.....	<u>\$ 1,158 98</u>

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made every four weeks.

Number of assessments made during 1922, 13.

The accounts of the Society were audited on January 23rd, 1923.

The books of account kept by the Society are: Cash Book, Minute Book, Record Book and Card System.

Names and addresses of the auditors of accounts for 1922: A. Wood and W. Dale, Hamilton.

No changes were, during 1922, made in the Constitution and Rules.

VII. Cash Receipts.

Cash balance from 1921 (not extended), \$153.07.

Cash received during 1922 from:

Dues.....	\$ 854 40
Interest and dividends.....	45 56
Donations.....	282 60
All other.....	1 10

Total receipts.....\$ 1,183 66

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:		
Registration fee.....	\$	10 00
Supplies bought.....		1 50
Salaries.....		75 00
Postage.....		2 00
Total expenses of management.....	\$	88 50

(b) Miscellaneous Expenditure.

Funeral benefits.....		50 00
Sick benefits.....		584 25
Gratuities.....		155 00
Total expenditure.....	\$	877 75

ST. ALBERT FRIENDLY SOCIETY (OF RENFREW). •

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, RENFREW, ONTARIO.

Organized 1st January, 1909, and incorporated in Ontario 14th November, 1909.

The executive officers of the Society at the 31st December, 1922, were as follows:

Frank Zyvitsky, President.....	Renfrew.
J. Skebo, Vice-President.....	Renfrew.
John Clemen, Recording Secretary	Renfrew.
F. Cybulsky, Treasurer.....	Renfrew.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a total membership of 56.

Two members died during 1922, and \$100.00 funeral benefits were paid.

No members' wives died during 1922.

Amount paid in respect of deceased wives, nil.

Cash standing to credit of Fund, \$1,115.12.

II. Sick Benefits.

Sick benefits are undertaken by the Society. No members received sick benefit during 1922.

Number of weeks' sickness experienced during 1922, none.

No sick benefits were paid.

III. Assets.

Cash in Bank, Renfrew.....	\$ 1,115 12
Total assets.....	<u>\$ 1,115 12</u>

IV. Liabilities.—None.**V. Miscellaneous.**

Assessments are made monthly.

The Society's accounts were audited July 2nd, 1922.

The books of record are: Cash Book, Ledger, Minute and Register.

Names and addresses of the auditors for 1922: D. Lumchick and Peter Rouble, Renfrew.

VII. Cash Receipts.

Cash balance from 1921 (not extended), \$1,045.69.

Cash received during 1922 from:

Books.....	\$ 1 80
Assessments (special).....	18 50
Dues.....	144 25
Initiation fees.....	1 00
Interest and dividends.....	31 55
Badges, etc.....	1 00
Arrears.....	8 75
Total receipts.....	<u>\$ 206 85</u>

VIII. Cash Expenditure.**(a) Expenses of Management.**

Cash paid during 1922 for:

Registration fee.....	\$ 10 00
Supplies.....	2 42
Rent.....	20 00
Total expenses of management.....	<u>\$ 32 42</u>

(b) Miscellaneous Expenditure.

Funeral benefits.....	100 00
All other expenditure.....	5 00
Grand total.....	<u>\$ 137 42</u>

ST. BONIFACE BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, KITCHENER, ONTARIO.

Organized 1st May, 1892, and incorporated in Ontario 2nd August, 1894.

The executive officers of the Society at the 31st December, 1922, were as follows:

J. A. Herringer, President.....	Kitchener.
Geo. Lachenbauer, Vice-President.....	Waterloo.
H. W. Young, Recording Secretary.....	Kitchener.
A. L. Hergott, Financial Secretary.....	Kitchener.
Geo. B. Fischer, Treasurer.....	Kitchener.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society with a total membership of 380.
Three members of the Society died during 1922.
Amount paid for funeral benefits during 1922, \$90.00.

II. Sick Benefits.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1922, 63.
Amount paid for sick benefits, \$1,240.70.
Number of weeks' sickness experienced during 1922, 310.
Total amount of cash standing to credit of the general fund from which benefits are paid,
\$4,692.64.

III. Assets.

Waterloo Loan and Savings Co.....	\$ 4,692 64
All other assets.....	10 50
Total.....	<u>\$ 4,703 14</u>

IV. Liabilities.—None.

V. Miscellaneous.

Dues are paid monthly.
The Society's books were duly audited on December 31st, 1922.
The following books of record and account are kept for the purposes of insurance, certificates or benefits: Treasurer's Cash Book, Day Book, Ledger.
The names and post office addresses of the auditors for 1922 were as follows: J. Gies and E. K. Wey, Kitchener.

VII. Cash Receipts.

Cash balance from 1921 (not extended), \$4,353.60.
Cash received during 1922 from:

Initiation fees.....	\$ 20 00
Dues.....	1,601 60
Fines.....	15 20
Supplies sold.....	35
Interest.....	228 64
Total receipts.....	<u>\$ 1,865 79</u>

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:

Registration fee.....	\$	10 00
Rent.....		25 00
Salaries.....		131 80
Printing.....		17 25
Postage.....		12 00

Total expenses of management.....	\$	196 05
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(b) Miscellaneous Expenditure.

Funeral benefits.....		90 00
Sick benefits.....		1,240 70

Total expenditure.....	\$	1,526 75
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ST. DAVID'S Y.P.U. SICK BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, TORONTO, ONTARIO.

Incorporated in Ontario, 30th January, 1914.

The executive Officers of the Society at the 31st December, 1922, were as follows:

A. J. Taylor, President.....	Toronto.
K. B. Paterson, Treasurer.....	Fairbank.
J. B. Whiteley, Secretary.....	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society.
 Total membership at 31st December, 1922, 292.
 Two members died during 1922.
 Funeral benefits paid during 1922, \$150.00.
 Total amount of cash standing to credit of Funeral Benefit Fund, 31st December, 1922,
 \$442.16.

II. Sick Benefits.

Number of persons who received sick benefits during 1922, 47.
 Amount paid for sick benefits, \$1,002.88.
 Number of weeks' sickness experienced, 203.
 Amount paid for medical attendance, \$84.75.
 Total amount of cash standing to credit of Sick Benefit Fund at 31st December, 1922, \$500.00

III. Assets.

Cash deposited in Bank of Montreal, Toronto.....	\$ 942 16
Total assets.....	<u>\$ 942 16</u>

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made monthly.
 Twelve assessments were made during 1922.
 The Society's accounts were audited December, 6th, 1922.
 The books of record kept are as follows: Cash Book, Assessment Roll and Sick Benefit Register.
 Names and post office addresses of the auditors of accounts of 1922: Chas. H. Knight, T. F. Gilbert, Toronto.
 Certain changes were made in regard to sick benefits during 1922.
 Amount of bond of Secretary, \$250.00.
 Amount of bond of Treasurer, \$500.00.

VII. Cash Receipts.

Cash balance from 1921 (not extended), \$8,889.57.

Cash received during 1922 from:

Application fees.....	\$ 7 75
Assessments.....	1,952 80
Fines.....	3 60
Per capita tax.....	29 50
Degrees and cards.....	15 65
Interest and dividends.....	34 73
Dues (medical attendance).....	84 75
All other.....	36 87

Total receipts.....
\$ 2,165 65

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:

Registration fees.....	\$ 10 00
Expenses of annual meeting.....	12 00
Rent, light, heat and taxes.....	24 00
Salaries.....	119 55
Printing, etc.....	31 75
Postage, etc.....	12 95
Guarantee of lodge officers.....	11 88
Total expenses of management.....	\$ 222 13

(b) Miscellaneous Expenditure.

Funeral benefits.....	150 00
Sick benefits.....	1,002 88
Medical attendance.....	84 75
Dividend.....	606 43
All other.....	46 87
Grand total.....	\$ 2,113 06

THE ST. JOSEPH AID SOCIETY OF FORMOSA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, FORMOSA, ONTARIO.

Organized 6th March, 1887; incorporated 2nd August, 1893.

The executive officers of the Society at the 31st December, 1922, were as follows:

Frank Beninger, President.....	Formosa.
Oswald Beingessner, Secretary and Treasurer.....	Formosa.

I. and II. Funeral and Sick Benefits.

Total membership of Society, 69.
 No member died during 1922, and no funeral benefits were paid.
 Number of members who received sick benefits in 1922, 3.
 Number of weeks' sickness experienced in 1922, 8.
 Amount of benefits paid in 1922 to sick members, \$32.00.
 Total amount of cash standing to credit of fund at 31st December, 1922, \$1,453.77.

III. Assets.

War loan.....	\$ 800 00
Actual cash on hand, 31st December, 1922.....	45 33
Cash in bank (Molsons, Formosa).....	608 44
	\$ 1,453 77
Total assets.....	\$ 1,453 77

IV. Liabilities.—None.

V. Miscellaneous.

No assessments were made during 1922.
 The books and accounts of the Society were duly audited January 23rd, 1923.
 The books of record or account kept by the Society are: Ledger and members' roll.
 The names and addresses of the auditors for 1922 were: Anthony Opperman and V. Weiler,
 Formosa.

VII. Cash Receipts.

Cash balance from 1921 (not extended), \$440.69.	
Cash received during 1922 from:	
Application fees.....	\$ 14 75
Dues.....	207 50
Interest.....	54 85
	\$ 277 10
Total receipts.....	\$ 277 10

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:	
Registration fee.....	\$ 10 00
Salary of Secretary-Treasurer.....	12 00
Rent, etc.....	6 00
Postage.....	52
Other expenses.....	3 50
	\$ 32 02
Total expenses of management.....	\$ 32 02

(b) Miscellaneous Expenditure.

Sick benefits.....	32 00
	\$ 64 02
Total expenditure.....	\$ 64 02

ST. JOSEPH LITHUANIAN BENEFIT SOCIETY.

HEAD OFFICE, TORONTO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

Organized 24th February, 1907, and incorporated in Ontario 11th July, 1908.

The executive officers of the Association at the 31st December, 1922, were as follows:

F. Siaurukas, President.....	Toronto.
A. Morkis, Recording Secretary.....	Toronto.
J. Vasiliauskos, Treasurer.....	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a total membership of 17.
 No members died during 1922. Amount of funeral benefits paid during 1922, nil.
 Cash standing to credit of Funeral Fund at 31st December, 1922, \$802.65.

II. Sick Benefits.

Sick benefits are undertaken by the Society. One member received sick benefits during 1922.
 Number of weeks' sickness experienced during 1922, 2.
 Sick benefits amounting to \$12.00 were paid.

III. Assets.

Cash on hand.....	\$ 43 38
Cash in Royal Bank of Canada.....	759 27
Total assets.....	<u>\$ 802 65</u>

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made monthly, payable each month.
 The Society's accounts were audited 1st January, 1923.
 The books of record kept are a Ledger, Minute and Cash Book.
 Names and addresses of the auditors for 1922: J. Burinskas and J. Bakszas, Toronto.

VII. Cash Receipts.

Cash balance from 1921 (not extended), \$758.96.

Cash received during 1922 from:

Assessments.....	\$ 1 00
Dues.....	110 50
Interest.....	26 49
Donation.....	4 65
All other.....	3 20
Total receipts.....	<u>\$ 145 84</u>

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:	
Supplies bought.....	\$ 1 75
Registration fee.....	10 00
Rent, light, heat and taxes.....	24 00
Annual meeting.....	3 00
Salaries.....	21 00
Printing, etc.....	2 50
Postage, etc.....	2 64
All other.....	25 26
Total expenses of management.....	\$ 90 15

(b) Miscellaneous Expenditure.

Sick benefits.....	12 00
Total expenditure.....	<u>\$ 102 15</u>

ST JOSEPH MUTUAL BENEFIT SOCIETY OF TORONTO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, TORONTO.

Organized 11th March, 1889, and incorporated in Ontario, 22nd June, 1893.

The executive officers of the Society at the 31st December, 1922, were as follows:

L. V. Dusseau, President.....	Toronto.
J. B. Ethier, Vice-President.....	Toronto.
J. Bouvier, Secretary.....	Toronto.
J. D. Desaulniers, Treasurer.....	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a total membership of 63.
 No member died during 1922.
 Funeral benefits paid during 1922, nil.
 Cash standing to credit of Funeral Benefit Fund, \$829.02.

II. Sick Benefits.

Sick benefits are undertaken by the Society. Seven members received sick benefits during 1922.
 Number of weeks' sickness experienced during 1922, 39.
 Sick benefits amounting to \$117.00 were paid.
 Cash standing to credit of Sick Fund, \$2,668.11.

III. Assets.

Cash value of Victory Bond.....	\$ 500 00
Cash value of mortgages.....	2,000 00
Cash value of note.....	100 00
Cash in Home Bank of Canada.....	893 48
Cash on hand.....	3 65
Total assets.....	<u>\$ 3,497 13</u>

IV. Liabilities.—None.

V. Miscellaneous.

Twelve assessments were made during 1922.
 The Society's accounts were audited in 1922.
 The books of record kept are a ledger, minute and cash book.
 Name and address of the auditor for 1922, R. Archambault, Toronto.

VII. Cash Receipts.

Cash balance from 1921 (not extended), \$3,222.10.	
Cash received during 1922 from:	
Dues.....	269 77
Interest.....	179 26
Total receipts.....	<u>\$ 449 03</u>

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:		
Law costs.....	\$	1 00
Registration fee.....		10 00
Rent, light, heat, etc.....		6 00
Salaries.....		24 00
Postage.....		1 00
Total expenses of management.....	\$	42 00

(b) Miscellaneous Expenditure.

Sick benefits.....		117 00
All other expenditure.....		15 00
Total expenditure.....	\$	174 00

ST. LUKE BENEFIT SOCIETY OF AMHERSTBURG.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, AMHERSTBURG, ONTARIO.

The executive officers of the Society at the 31st December, 1922, were as follows:

F. Lafferty, President.....	Amherstburg.
P. A. Barron, Financial Secretary.....	Amherstburg.
C. Odette, Recording Secretary.....	Amherstburg.
P. J. Reaume, Treasurer.....	Amherstburg.

I. and II. Sick and Funeral Benefits.

Sick and funeral benefits are undertaken by the Society. Members, 39.
 Number of members who died in 1922, one; amount paid for funeral benefits, \$25.00.
 Number of members who received sick benefits in 1922, 6.
 Total amount paid for sick benefits in 1922, \$85.16.
 Number of weeks' sickness experienced in 1922, 21 1-7.
 Balance to credit of fund, 31st December, 1922, \$303.63

III. Assets.

Cash on hand.....	\$ 51 00
Cash in Imperial Bank, Amherstburg.....	211 37
Cash in Molsons Bank.....	41 26
Total assets.....	<u>\$ 303 63</u>

IV. Liabilities.—No information.

V. Miscellaneous.

The books of the Society were audited February 17th, 1923.

VII. Cash Receipts.

Balance from 1921 (not extended), \$313.97.

Cash received during 1922 from:

Dues.....	\$ 106 25
Interest and dividends.....	7 57
Total.....	<u>\$ 113 82</u>

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:

Registration fee.....	\$ 10 00
Salaries.....	4 00
Total expenses of management.....	<u>\$ 14 00</u>

(b) Miscellaneous Expenditure.

Funeral Benefits.....	25 00
Sick benefits.....	85 16
Total expenditure.....	<u>\$ 124 16</u>

SLINGSBY MANUFACTURING COMPANY, LIMITED, EMPLOYEES' SICK BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING DECEMBER, 1922.

HEAD OFFICE, BRANTFORD.

Incorporated in Ontario 16th March, 1920.

The Executive Officers of the Society at the 31st December, 1922 were as follows:

J. J. Rowcliffe, Vice-President	Brantford.
C. B. Hitchon, Secretary.....	Brantford.
G. Jubber, Treasurer.....	Brantford.

I. Funeral Benefits.

The Society undertakes funeral benefits.
 The membership at 31st December, 1922, 225.
 No member died during 1922.
 Total amount paid for funeral benefits, 1922, nil.

II. Sick Benefits.

The Society undertakes sick benefits.
 Number of members who received sick benefits in 1922, 28.
 Total amount of sick benefits paid in 1922, \$599.97.
 Number of weeks' sickness experienced in 1922, 150.
 Amount of cash standing to credit of fund at 31st December, 1922, \$572.58.

III. Assets.

Cash on deposit in Bank.....	\$ 572 58
Total assets.....	\$ 572 58

IV. Liabilities.—None.

V. Miscellaneous.

Thirteen assessments were made during 1922.
 The books of the Society were duly audited January 22nd, 1923.
 Names and addresses of the auditors: J. Layden and H. Shaw, Brantford.
 No changes were made during 1922 in the organization or management, or in the Constitution or Rules in relation to benefits.
 Books of account kept by Society: Minute Book, Order of Treasurer, Cash, Cheque Book.

VII. Cash Receipts.

Cash balance from 1922 (not extended), \$516.93.	
Assessments.....	\$ 731 25
Interest.....	13 37
Total receipts.....	\$ 744 62

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:	
Registration fee.....	\$ 10 00
Salaries.....	75 00
Postage.....	4 00
Total expenses of management.....	\$ 89 00

(b) Miscellaneous Expenditure.

Sick benefits.....	599 97
Total expenditure.....	\$ 688 97

SOCIETA FIGLI DI MUTUO SOCCORSO ST. ANTONIO DI OTTAWA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, OTTAWA, ONT.

Organized 27th June 1907; incorporated in Ontario, 18th August, 1909.

The Executive Officers of the Society at the 31st December, 1922, were as follows:

L. P. Cerceo, President.....Ottawa.
L. Scarcella, Secretary.....Ottawa.
F. Guzzo, Treasurer.....Ottawa.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a membership of 111.
No member died in 1922 and no funeral benefits were paid.

II. Sick Benefits.

Sick benefits are undertaken by the Society.
Number of members of the Society who received sick benefits during 1922, 22.
Total amount of sick benefits paid during 1922, \$403.57
Number of weeks' sickness experienced in 1922, 80½.

III. Assets.

Actual cash in Bank of Ottawa, 31st December, 1922.....	\$ 3,169 46
Mortgage.....	1,300 00
Total assets.....	<u>\$ 4,469 46</u>

IV. Liabilities.—None.

V. Miscellaneous.

The books of the Society were duly audited for 1922, April, August and December.
Name and address of auditor for 1922: V. Cuccoro Vincenzo.
A Day Book, Ledger and Cash Book are kept by the Society.
No changes were made during 1922, in the Constitution and Rules in relation to benefits.

VII. Cash Receipts.

Cash balance from 1921 (not extended), \$4,418.29.
Cash received during 1922 from:

Application fees.....	\$ 4 00
Dues.....	666 50
Donation.....	5 00
Interest and dividends.....	178 01
Fines.....	118 23
All other.....	7 00
Investments (not extended), \$400.00.	

Total receipts.....	<u>\$ 978 74</u>
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VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:

Registration fee.....	\$	10 00
Rent, etc.....		25 00
Salaries.....		35 00
Supplies bought.....		76 00
Printing, stationery, etc.....		21 50
Annual meeting.....		6 50

Total expenses of management.....	\$	174 00
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(b) Miscellaneous Expenditure.

Sick benefits.....	403 57
All other.....	350 00

Total expenditure.....	\$	927 57
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SOCIETA ITALIANA DI M. S. GUGLIELMO MARCONI.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, SAULT STE. MARIE.

Organized May 17th, 1917; incorporated 22nd August, 1917.

The Executive Officers of the Society at the 31st December, 1922, were as follows:

V. Vincenzatto, President.....	Sault Ste. Marie.
D. Greco, Secretary.....	Sault Ste. Marie.
G. Tallarico, Treasurer.....	Sault Ste. Marie.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society with a membership of 62.

Number of members who died during 1922, 1.

Amount of funeral benefits paid during 1922, \$75.00.

II. Sick Benefits.

Number of members who received sick benefits during 1922, 12.

Amount of sick benefits during 1922, \$167.00.

Number of weeks' sickness experienced during 1922, 28.

Amount paid for medical attendance during 1922, \$125.00.

Total amount of cash standing to the credit of the Sick and Funeral Benefit Fund at 31st December, 1922, \$683.10.

III. Assets.

Cash value of real estate.....	\$ 2,000 00
Cash in Imperial Bank.....	683 10
All other.....	300 00
	<u>\$ 2,983 10</u>

IV. Liabilities.—None.**V. Miscellaneous.**

Assessments are made monthly.

The books were audited December, 31st, 1922.

Name and address of the auditor for 1922: A. Dionise, Sault Ste. Marie.

VII. Cash Receipts.

Cash balance from 1921 (not extended), \$473.23.

Cash received during 1922 from:

Application fees.....	\$ 30 00
Dues.....	586 00
Rent.....	156 00
All other receipts.....	76 58

Total.....	<u>\$ 848 58</u>
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VIII. Cash Expenditures.**(a) Expenses of Management.**

Registration fee.....	\$	10	05
Supplies bought.....		64	50
Rent, etc.....		141	06
Law costs.....		29	55
Total expenses of management.....	\$	245	11

(b) Miscellaneous Expenditure.

Funeral benefits.....		75	00
Sick benefits.....		167	00
Medical attendance.....		125	00
All other.....		26	60
	\$	638	71

SOCIETA DI MUTUO SOCCORSO RACALMUTESE.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, HAMILTON, ONTARIO.

Organized 1st April, 1918; incorporated 1st January, 1919.

The Executive Officers of the Society at the 31st December, 1922, were as follows:

Nicolo Borsellino, President.....	Hamilton.
C. Figliola, Secretary.....	Hamilton.
M. Licato, Treasurer.....	Hamilton.

I. Funeral Benefits.

Total membership of the Society at 31st December, 1922, 76.
 One member died but no funeral benefits were paid.

II. Sick Benefits.

Number of members who received sick benefits in 1922, 15.
 Total amount of benefits paid in 1922 in respect of sick members, \$260.65.
 Number of weeks' sickness experienced in 1922, 52.
 Amount paid for medical attendance during 1922, \$151.50.
 Amount to credit of Fund, \$624.45.

III. Assets.

Cash in Bank of Hamilton, Hamilton.....	\$ 624 45
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IV. Liabilities.—None.**V. Miscellaneous.**

No assessments were made during 1922.
 The books of the Society were audited for 1922 on 1st January, 1923.
 Books kept by the Society: Cash Book, Ledger and Minute Book.

VII. Cash Receipts.

Cash balance from 1921 (not extended), \$395.68.	
Cash received during 1922 from:	
Dues.....	\$ 868 42
Total receipts.....	<u>\$ 868 42</u>

VIII. Cash Expenditure.**(a) Expenses of Management.**

Expenses of annual meeting.....	\$ 24 00
Supplies bought.....	25 50
Rent, light, heat and taxes.....	36 25
Postage, etc.....	19 25
Total expenses of management.....	<u>\$ 105 00</u>

(b) Miscellaneous Expenditure.

Benefits to widows and orphans.....	122 50
Sick benefits.....	260 65
Medical attendance.....	151 50
Total.....	<u>\$ 639 65</u>

SOCIETA DI MUTUO SOCCORSO LA TRINACRIA DI TORONTO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, TORONTO, ONTARIO.

Organized February 27th, 1914; incorporated in Ontario, 1st April, 1914.

The Executive Officers of the Society at the 31st December, 1922, were as follows:

A. Gatto, President.....	Toronto.
M. Calderone, Financial Secretary.....	Toronto.
V. Gassers, Treasurer.....	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a membership of 123.

Number of members who died during 1922, none.

Amount of funeral benefits paid during 1922, nil.

Cash to credit of fund at 31st December, 1922, \$3,665.97.

II. Sick Benefits.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits in 1922, 11.

Amount of benefits paid in 1922, \$170.00.

Number of weeks' sickness experienced in 1922, 34.

Amount paid for medical attendance during 1922, \$242.00.

III. Assets.

Cash in Bank of Toronto, Toronto.....	\$ 3,665 97
Total assets.....	\$ 3,665 97

IV. Liabilities.—None.**V. Miscellaneous.**

Four assessments were made during 1922.

The accounts of the Society were duly audited January 17th, 1923.

Names and addresses of the auditors for the year 1922: A. Gatto and W. M. Cutrara, Toronto.

VII. Cash Receipts.

Cash balance from 1921 (not extended), \$3,330.78.

Cash received during 1922 from:

Dues.....	\$ 677 50
Assessments.....	224 50
Fines.....	3 50
Supplies sold.....	95
Interest and dividends.....	104 14
All other sources.....	10 00
Total receipts.....	\$ 1,020 59

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for: .	\$	10 00
Registration fees.....		23 90
Supplies bought.....		125 00
Salaries.....		60 00
Rent and heat, etc.....		26 15
Printing.....		11 85
Postage.....		
Total expenses of management.....	\$	256 90

(b) Miscellaneous Expenditure.

Sick benefits.....	170 00
Medical attendance.....	242 00
Gratuities.....	16 50
Total expenditure.....	\$ 685 40

SONS OF ABRAHAM BENEFIT SOCIETY.

Organized April 15th, 1919, and incorporated in Ontario July 1st, 1919.

HEAD OFFICE, HAMILTON.

Organized April 15th 1919, and incorporated in Ontario July 1st, 1922.

The Executive Officers of the Society at the 31st December, 1922, were as follows:

E. Fagan, President.....	Hamilton.
I. Barroch, Vice-President.....	Hamilton.
M. Barroch, Secretary.....	Hamilton.
N. Grunblatt, Treasurer	Hamilton.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a total membership of 50.
Two members died in 1922.
Funeral benefits paid in 1922, \$160.00.

II. Sick Benefits.

Number of members who received sick benefits, 10.
Total amount of benefits paid in 1922, \$132.00.
Number of weeks' sickness experienced in 1922, 22.
Amount of medical attendance during 1922, \$124.50.

III. Assets.

Cash in Imperial Bank, Toronto.....	\$ 221 19
All other.....	133 82
Total assets.....	<u>\$ 355 01</u>

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made semi-annually.
The Society's accounts were audited July, 1922, and January, 1923.
The books of record kept are a Cash Book, Minute Book, Ledger and Abstract.
Names and addresses of the auditors for 1922: J. Kudlatz, P. Wright and J. Kohn, Hamilton
Certain changes were made in the Constitution and By-laws during 1922.

VII. Cash Receipts.

Cash balance from 1921 (not extended), \$294.15.

Cash received during 1922 from:

Application and initiation fees.....	\$ 15 00
Dues.....	479 85
Assessments.....	75 80
Degrees and cards.....	13 50
Supplies sold.....	5 90
Donations.....	10 00
All other.....	9 00
Total receipts.....	<u>\$ 609 05</u>

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:

Registration fee.....	\$ 10 00
Law costs.....	50
Printing, etc.....	66 70
Rent, light, heat, etc.....	55 00
Postage, etc.....	28 37
Expenses of annual meeting.....	17 14
Officers' salaries.....	62 50
All other.....	5 30

Total expenses of management.....	\$ 245 51
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(b) Miscellaneous Expenditure.

Funeral benefits.....	180 00
Sick benefits.....	132 00
Medical attendance.....	124 50

Total expenditure.....	\$ 682 01
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THE SONS AND DAUGHTERS OF IRELAND PROTESTANT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, TORONTO.

Organized 10th March, 1890; incorporated in Ontario 6th October, 1893.

The Executive Officers of the Society at the 31st December, 1922, were as follows:

R. G. McIntyre, Past Grand President.....	Toronto.
H. Weir, Grand President.....	Toronto.
S. Vance, Grand Vice-President.....	Toronto.
James Steele, Grand Secretary.....	Toronto.
L. H. Reid, Grand Treasurer.....	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Grand Lodge, the total membership of which at 31st December, 1922, was 704.

Number of members who died during 1922, 4.

Total amount of funeral benefits paid during 1922, \$400.00

II. Sick Benefits.

Sick benefits are undertaken by the Subordinate Lodges.

Number of members who received sick benefits during 1922, 8.

Amount of sick benefits paid in 1922, \$182.12.

Number of weeks' illness experienced in 1922, 45.

Amount paid for medical attendance during 1922, \$541.17.

Amount of cash standing to credit of General Fund, \$4,392.61.

III. Assets.

Cash value of Victory Bonds.....	\$ 2,000 00
Cash, 31st December, 1922, in Imperial Bank, Toronto.....	6,132 68
All other.....	313 95
Total assets.....	<u>\$ 8,446 63</u>

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made quarterly.

Four assessments were made during the year 1922, payable March, June, September, and December.

The Society's accounts were duly audited February 18th, 1923.

Books of record or accounts kept for purposes of insurance certificates are as follows: Cash Book and Ledger.

Names and post office addresses of auditors for 1922: W. J. Dunlop and Alexander Douglas, Toronto.

No changes were made, in 1922 in the organization or management of the Society.

No changes were made in the Constitution and Rules, in relation to benefits.

VII. Cash Receipts.

Cash balance from 1921 (not extended), Grand Body, \$4,392.61; Subordinate, nil.

	Grand Body
Cash received during 1922 from:	
Assessments.....	\$ 1,075 35
Supplies sold.....	11 10
Interest.....	148 62
Donation.....	872 00
Proceeds from concert.....	1,633 00
Totals.....	<u>\$ 3,740 07</u>

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:

Registration fee.....	\$ 10 00
Expenses of meeting.....	46 19
Supplies bought.....	52 75
Postage, etc.....	39 48
Travelling expenses.....	12 00
Printing.....	171 85
Rent, etc.....	15 00
All other.....	938 78

Total expenses of management.....\$ 1,286 05

(b) Miscellaneous Expenditure.

Funeral benefits.....400 00

Grand totals.....\$ 1,686 05

SONS OF ITALY MUTUAL AID AND BENEVOLENT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, NIAGARA FALLS, ONT.

Incorporated in Ontario, 21st September, 1914.

The Executive Officers of the Society at the 31st December, 1922, were as follows:

A. D'Agostino, President.....	Niagara Falls.
G. Carami, Secretary.....	Niagara Falls.
R. De Lucia, Treasurer.....	Niagara Falls.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a membership of 52.
 No member died during 1922, and no funeral benefits were paid.
 Amount standing to credit of Fund, \$150.00.

II. Sick Benefits.

Number of members who received sick benefits during 1922, 8.
 Total amount of sick benefits paid during 1922, \$180.00.
 Number of week's sickness experienced during 1922, 36.
 Amount paid for medical attendance, \$100.00.
 Amount standing to credit of Fund, \$525.80.

III. Assets.

Cash in Imperial Bank, Niagara Falls.....	\$ 675 80
Total assets.....	<u>\$ 675 80</u>

IV. Liabilities.—None.**V. Miscellaneous.**

Assessments are made every month. Twelve assessments were made during 1922.
 The books of the Society were duly audited January 22nd, 1923.
 Three books of record are kept.
 Name and address of auditor of accounts for 1922: D. Rocco De Lucia, Niagara Falls.
 Lucia, Niagara Falls.
 No changes were made during 1922 in the Constitution and Rules in relation to benefits.

VII. Cash Receipts.

Cash balance from 1921 (not extended), \$435.38.

Cash received during 1922 from:

Application fees.....	\$ 10 00
Initiation fees.....	5 00
Dues.....	542 00
Interest and dividends.....	12 20
All other.....	10 22
Total.....	<u>\$ 579 42</u>

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:

Registration fees.....	\$ 10 00
Rent, light, heat, etc.....	42 00
Postage.....	7 00
Expenses of management.....	<u>\$ 59 00</u>

(b) Miscellaneous Expenditure.

Sick benefits.....	180 00
Medical attendance.....	100 00
	<u>\$ 339 00</u>

SONS OF JACOB BENEVOLENT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, TORONTO, ONT.

Organized 5th August, 1918; incorporated in Ontario, August 7th, 1918.

The Executive Officers of the Society at the 31st December, 1922 were as follows:

H. Bolter, Chairman.....Toronto.
H. Cohen, Treasurer.....Toronto.
M. Zimmerman, Secretary.....Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society.
Total membership at 31st December, 1922, 295.
One member died during 1922.
Funeral benefits paid in 1922, \$206.00.
Amount of funeral benefits during 1922, for member's father, \$25.00.
Total amount standing to credit of fund at 31st December, 1922, \$1,197.01.

II. Sick Benefits.

Number of members who received sick benefits, 1922, 10.
Total amount paid in respect of sick members in 1922, \$273.00.
Number of weeks' sickness experienced in 1922, 45½.
Amount paid for medical attendance, \$452.60.
Total amount standing to credit of fund at 31st December, 1922, \$892.90.

III. Assets.

Cash on hand.....	\$ 140 09
Cash value of real estate.....	3,058 96
Cash value of bonds etc.....	306 24
Cash in Royal Bank.....	843 05
Cash in Dominion Bank.....	1,106 77
All other.....	412 00
Total assets.....	<u>\$ 5,867 11</u>

IV. Liabilities.—\$270.00.

V. Miscellaneous.

Society's books were duly audited quarterly during 1922.
No assessment was made in 1922.
The books of record are: Cash Book, Day Book and Ledger.
Names and addresses of auditors for 1922 were as follows: J. J. Glass, P. Levy and M. Sukopsky, Toronto.
Amount of bond of Secretary, \$100.00.
Amount of bond of Treasurer, \$200.00.

VII. Cash Receipts.

Cash balance from 1921, (not extended), \$2,405.08.	Grand	Women's
Cash received during 1922 from:	Body	Auxiliary
Application fees.....	\$ 74 00	
Initiation fees.....	215 00	\$ 16 00
Dues.....	1,978 50	338 85
Supplies sold.....	25	9 90
Donations.....	121 00	
Interest and dividends.....	24 12	6 31
All other.....	605 76	876 69
Total.....	<u>\$3,018 63</u>	<u>\$1,247 75</u>

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:

Registration fee.....	\$ 10 00	.....
Rent, light, heat and taxes.....	112 50	\$ 32 00
Managing officers' salaries.....	225 00	.....
Printing, stationery and advertising.....	154 91	120 64
Other expenses.....	56 00	.....
Total expenses of management.....	\$ 558 41	\$ 152 64

(b) Miscellaneous Expenditure.

Payment for burial ground.....	204 30	.....
Funeral benefits.....	175 00	101 50
Sick benefits.....	273 00	.....
Medical attendance.....	452 60	.....
Gratuities.....	285 00	100 00
Donations.....	55 35	350 95
All other.....	657 61
For investments \$50.00.		

Total.....	\$2,661 27	\$ 705 09
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SONS OF LITHUANIA BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, TORONTO, ONT.

Incorporated 8th December, 1914.

The Executive Officers of the Society at the 31st December, 1922, were as follows:

J. Maila, President.....	Toronto.
V. Ciurinskas, Vice-President.....	Toronto.
J. Petrovitch, Secretary.....	Toronto.
J. Burniskas, Treasurer.....	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken, with a membership of 44.

Number of members who died during 1922, one.

Amount of funeral benefits paid during 1922, \$150.00

Two members' wives died and funeral benefits amounting to \$150.00 were paid.

II. Sick Benefits.

Number of members who received sick benefits during 1922, 7.

Amount of sick benefits paid during 1922, \$77.00.

Number of weeks' sickness experienced during 1922, 11.

Amount paid for medical attendance, nil.

Total amount of cash standing to the credit of the Sick and Funeral Benefit Fund at 31st December, 1922, \$364.96.

III. Assets.

Actual cash on hand.....	\$ 90 71
Cash in Imperial Bank, Toronto.....	274 25
Total.....	<u>\$ 364 96</u>

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made every month.

Twelve assessments were made during 1922.

Names and addresses of auditors for 1922: A. Morkis and F. Steekus, Toronto.

The books of the Society were duly audited 24th February, 1923.

Certain changes were made in the Constitution during 1922.

Bond of Treasurer, \$50.00.

VII. Cash Receipts.

Cash balance from 1921 (not extended), \$440.16.

Cash received during 1922 from:

Initiation fees.....	\$ 12 00
Dues.....	251 00
Assessments.....	93 75
Fines.....	25
Donations.....	4 00
Degrees and cards.....	2 80
Interest and dividends.....	14 64
All other sources.....	28 50

Total.....	<u>\$ 406 94</u>
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VIII. Cash Expenditure.**(a) Expenses of Management.**

Cash paid during 1922 for:

Supplies bought.....	\$	10 65
Registration fee.....		10 00
Rent, etc.....		24 00
Expenses of annual meeting.....		5 50
Managing officers' salaries.....		27 50
Postage.....		1 78
All other.....		25 71
Total expenses of management.....	\$	105 14

(b) Miscellaneous Expenditure.

Funeral benefits.....		300 00
Sick benefits.....		77 00
Total.....	\$	482 14

SICK AND FUNERAL BENEFIT DEPARTMENT OF THE GRAND DIVISION OF THE SONS OF TEMPERANCE OF ONTARIO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, TORONTO, ONT.

Incorporated in Ontario 5th February, 1908.

The Executive Officers of the Society at the 31st December, 1922, were as follows:

J. H. Garlick, President	Toronto.
F. C. Ward, Vice-President	Toronto.
R. E. Maxwell-Davis, Secretary	Toronto.

I. Funeral Benefits.

Number of members who died during 1922, none.
Total amount of funeral benefits paid, nil.

II. Sick Benefits.

Sick benefits are undertaken by the Society, with a membership of 18.
Number of members of the Society who received sick benefits during 1922, 2.
Total amount of benefits paid in 1922, \$30.30.
Number of weeks' sickness experienced in 1922, 6.
Total amount of cash standing to credit of Sick Fund at 31st December, 1922, \$251.96.

III. Assets.

Cash value of bonds, debentures, etc.	\$ 1,300 00
Cash in Bank of Montreal, Toronto	251 96
All other	6 60
Total assets	<u>\$ 1,558 56</u>

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made monthly. Twelve such assessments were made in 1922.
The Society's accounts were duly audited on December 22nd, 1922.
Name and address of auditor for 1922: H. J. G. Ferguson, Toronto.
The books of record kept are a Ledger, Minute and Cash Book.

VII. Cash Receipts.

Cash Balance, 31st December, 1922, \$75.69.

Cash received during 1922 from:

Assessments	\$ 168 65
Interest and dividends	65 20
All other	6 60
Total receipts	<u>\$ 240 45</u>

VIII. Cash Expenditure.

(a) Expenses of Management.

Registration fees	\$ 20 00
Total expenses of management	<u>\$ 20 00</u>

(b) Miscellaneous Expenditure.

Per capita tax	7 28
Sick benefits	30 30
Total expenditure	<u>\$ 57 58</u>

STAR OF ITALY MUTUAL AID AND BENEVOLENT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, NIAGARA FALLS, ONT.

The Executive Officers of the Society at the 31st December, 1922, were as follows:

T. Zozza, President	Niagara Falls.
D. Vecchio, Secretary	Niagara Falls.
R. Damato, Treasurer	Niagara Falls.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society.

Total membership at 31st December, 1922, 103.

One member died during 1922.

Funeral benefits paid during 1922, \$150.00.

II. Sick Benefits.

Number of persons who received sick benefits during 1922, 2.

Amount paid for sick benefits, \$394.45.

Number of weeks' sickness experienced, 79.

Amount paid for medical attendance, \$185.47.

Total amount of cash standing to credit of Sick Benefit Fund at 31st December, 1922, \$1,688.62.

III. Assets.

Cash value of real estate	\$ 530 00
Cash deposited in bank	2,065 19
Total assets	<u>\$ 2,595 19</u>

IV. Liabilities.—None.**V. Miscellaneous.**

Assessments are monthly.

The Society's accounts were audited quarterly during 1922.

The books of record kept are as follows: Cash Book, Minute Book, Treasurer's Certificate Book, etc.

Names and post office addresses of the auditors of accounts of 1922: Frank Mottollo, J. Polano, G. Giordono, Niagara Falls.

Certain changes were made in regard to sick benefits during 1922.

VII. Cash Receipts.

Cash balance from 1921 (not extended), \$1,979.66.

Cash received during 1922 from:

Application fees	\$ 98 00
Dues	601 89
Assessments	179 00
Supplies	20 50
Interest	45 35
Donation	295 36
From investments (not extended), \$240.00.	
Total receipts	<u>\$ 1,240 10</u>

VIII. Cash Expenditure.**(a) Expenses of Management.**

Cash paid during 1922 for:

Registration fee	\$ 11 00
Supplies bought	60 80
Rent, etc.	18 00
Other expenses	44 85
Total expenses of management	<u>\$ 134 65</u>

(b) Miscellaneous Expenditure.

Funeral benefits	150 00
Sick benefits	394 45
Medical attendance	185 47
For investment (not extended), \$530.00.	
Grand Total	<u>\$ 864 57</u>

STASZOWER BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

Head Office, Toronto, Ontario.

Incorporated 8th April. 1918.

The Executive Officers of the Association at the 31st December, 1922, were as follows:

J. Jolowsky, President.....	Toronto.
W. Weinstock, Vice-President.....	Toronto.
Z. Solnik, Treasurer.....	Toronto.
S. Sonenberg, Secretary.....	Toronto.

I. Funeral Benefits.

Total membership at 31st, December, 1922, 65.
 Amount paid for members' wives in 1922, \$35.00.
 Funeral Benefits re children, \$14.00.

II. Sick Benefits.

Number of members who received sick benefits during 1922, 5.
 Amount of sick benefits paid during 1922, \$126.00.
 Number of weeks' sickness experienced during 1922, 21.
 Medical attendance, \$309.84.
 Total cash standing to the credit of the fund at 31st December, 1922, \$249.34.

III. Assets.

Cash on hand.....	\$	151 03
Cash in Dominion Bank.....		236 88
All other.....		293 39
Total assets.....	\$	681 30

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made when necessary.
 No assessments were made during 1922.
 The books were duly audited 14th May, 1923.
 Name and address of the auditor for 1922: A. Greben, Toronto.
 The following books of record are kept: Cash Book, Day Book and Record Book.
 No changes were made during 1922 in the Constitution and Rules.

VII. Cash Receipts.

Cash balance, 31st December, 1921, \$711.14.
 Cash received during 1922 from:

Dues.....	\$	598 13
Total receipts.....	\$	598 13

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:		
Printing.....	\$	39 41
Officers' salaries.....		77 55
Postage.....		26 17
Total expenses of management.....	\$	143 13

(b) Miscellaneous Expenditure.

Funeral Benefits.....		49 00
Sick Benefits.....		126 00
Medical attendance.....		309 84
Grand total.....	\$	627 97

STEEL COMPANY OF CANADA, LTD., EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, HAMILTON, ONT.

Organized 27th February, 1902; incorporated 27th February, 1902.

The Executive Officers of the Society at the 31st December, 1922, were as follows:

A. Bramhall, President.....	Hamilton.
F. C. Willis, Vice-President.....	Hamilton.
J. L. Hopkin, Treasurer.....	Hamilton.
G. W. Brent, Secretary.....	Hamilton.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society.
 Total membership at 31st December, 1922, 1,850.
 Ten members died during 1922.
 Amount paid for funeral benefits during 1922, \$2,000.00.

II. Sick Benefits.

Sick benefits are undertaken by the Society.
 Number of members who received sick benefits during 1922, 968.
 Amount paid for sick benefits during 1922, \$7,137.20.
 Number of weeks' sickness experienced during 1922, 1,200.
 Amount paid for medical attendance during 1922, \$3,806.20.
 Amount of cash standing to credit of Sick Fund, \$3,709.16.

III. Assets.

Cash value of bond.....	\$	2,000 00
Cash in Royal Bank, Hamilton.....		1,709 16
Total.....	\$	<u>3,709 16</u>

IV. Liabilities.—None.

Amount of unpaid funeral benefits.....	\$	850 00
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V. Miscellaneous.

Dues are paid twice a month by the members.
 Number of assessments made during 1922, 24.
 The accounts of the Society were audited every quarter.
 The books of record and account are Minute Book, Cash Book and Journal.
 Names and addresses of the auditors for 1921: J. Love and J. Dill, Hamilton.
 Certain changes were made in the By-laws of the Society.

VII. Cash Receipts.

Cash balance from 1921 (not extended), \$2,043 44.

Cash received during 1922 from:

Dues.....	\$	16,155 75
Interest and dividends.....		146 58
Donation.....		250 00
Total receipts.....	\$	<u>16,552 33</u>

VIII. Cash Expenditure.**(a) Expenses of Management.**

Cash paid during 1922 for:

Registration fee.....	\$	10 00
Officers' salaries and officers' and auditors' fees.....		430 00
Expenses of annual meeting.....		80 25
Printing.....		112 74
Supplies bought.....		78 58

Total expenses of management.....	\$	711 57
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(b) Miscellaneous Expenditure.

Hospital.....	1,184 70
Funeral benefits.....	2,000 00
Sick benefits.....	7,137 20
Medical attendance.....	3,806 20
Per capita tax.....	3 50
	<u>\$ 14,843 17</u>

THEATRICAL MUTUAL ASSOCIATION OF TORONTO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, 472 DOVERCOURT ROAD, TORONTO.

Organized 21st September, 1886; incorporated 20th May, 1887.

The Executive Officers of the Society at the 31st December, 1922, were as follows:

W. Leake, President.....	Toronto.
S. Y. Meredith, Recording Secretary.....	Toronto.
James Lydon, Treasurer.....	Toronto.
L. Erskin,	} Finance Committee..... Toronto.
T. Hutchinson, Sr.	
Chas. Horsewell,	

I. Funeral Benefits.

Total membership of Society, 160.
Number of members who died during 1922, 1.
Amount of funeral benefits paid during 1922, \$250.00
Amount standing to credit of Fund, \$22,904.86.

II. Sick Benefits.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits in 1922, 11.
Total amount of sick benefits paid during the year 1922, \$369.00.
Number of weeks' sickness experienced, 53.
Medical attendance, \$240.00.
Amount of cash standing to credit of Sick Benefit Fund, \$76.89.

III. Assets.

Bonds, debentures.....	\$ 22,546 00
Bank of Commerce, Toronto.....	312 02
Canada Permanent Mortgage Corporation.....	358 86
Totals.....	<u>\$ 23,216 88</u>

IV. Liabilities.—None.

V. Miscellaneous.

The Society's accounts were duly audited quarterly during 1922.
Auditor for the year: Arthur Reid, Toronto.
Certain changes were made in the Constitution and By-Laws during 1922.
Books of account kept by the Association are: Blotter and Ledger.
Amount of bond of Treasurer, \$500.00.

VII. Cash Receipts.

Cash balance from 1921 (not extended), \$1,286.40.	
Cash received during 1922 from:	
Application, initiation fees and dues.....	\$ 1,267 04
Interest and dividends.....	1,188 18
All other sources.....	1,525 08
Total receipts.....	<u>\$ 3,980 30</u>

VIII. Cash Expenditure.**(a) Expenses of Management.**

Cash paid during 1922 for:		
Commission and organization expenses.....	\$	80 00
Registration.....		10 00
Supplies bought.....		36 00
Rent, light, heat and taxes.....		213 00
Salaries, officers' and auditors' fees.....		29 12
Printing, stationery and advertising.....		10 10
Postage, etc.....		5 00
Premium for guarantee of lodge officer.....		448 60
All other.....		
Total expenses of management.....	\$	831 82

(b) Miscellaneous Expenditure.

Funeral benefits.....	250 00
Sick benefits.....	369 00
Medical attendance.....	240 00
Gratuities to distressed members.....	105 00
Expenditure other than foregoing.....	800 00
Total expenditure.....	\$ 2,595 82

For investments (not extended), \$2,000.

THEATRICAL MUTUAL ASSOCIATION OF HAMILTON.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, HAMILTON, ONT.

Organized 20th February, 1907; incorporated in Ontario, 26th February, 1907.

The Executive Officers of the Association at the 31st December, 1922, were as follows:

F. E. Baldassari, President.....	Hamilton.
H. C. Stroud, Recording Secretary.....	Hamilton.
Alex. Anderson, Treasurer.....	Hamilton.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a membership of 69.
One member died during 1922, and funeral benefits were paid, \$50.00.

II. Sick Benefits.

No. of members who received sick benefits during 1922, 2.
Total amount of sick benefits paid during 1922, \$20.00.
Number of weeks' sickness experienced during 1922, 4.
Amount paid for medical attendance during 1922, \$106.87.
Total amount of cash standing to credit of Fund at 31st December, 1922, \$2,484.68.

III. Assets.

Cash in Molsons Bank, 31st December, 1922.....	\$ 2,484 68
Cash in Dominion Bank, 31st December, 1922.....	53 07
Total assets.....	<u>\$ 2,537 75</u>

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made monthly, and are payable 1st of each month. Twelve assessments were made during 1922.

The books of the Society were duly audited, February 10th, 1923.

The following books of record are kept: Cash Book and Ledger.

Name and address of auditor of accounts of 1922: W. A. James, Hamilton.

No changes were made during 1922 in the Constitution and Rules in relation to benefits.

Amount of bond of Treasurer, \$1,500.00.

VII. Cash Receipts.

Cash balance from 1921 (not extended), \$2,076.59.

Cash received during 1922 from:

Application and Initiation fees.....	\$ 100 00
Dues.....	390 50
Interest.....	88 70
Supplies sold.....	8 18
Received from repayment of loan (not extended), \$300.00.....	

Total.....	<u>\$ 587 38</u>
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VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:		
Per capita tax.....	\$	29 50
Registration fee.....		10 00
Rent, light and heat.....		28 00
Supplies bought.....		47 65
Salaries.....		60 00
Postage, etc.....		3 50
Expenses of management.....	\$	178 65

(b) Miscellaneous Expenditure.

Funeral benefits.....		50 00
Sick benefits.....		20 00
Medical attendance.....		106 87
All other.....		62 70
Flowers.....		8 00
Total expenditure.....	\$	426 22

TORONTO CIVIC EMPLOYEES BENEVOLENT ASSOCIATION

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, TORONTO.

Incorporated, July 10th, 1893.

The executive officers of the Society at the 31st December, 1922, were as follows:

C. J. Mitchell, President.....	Toronto.
A. Duncan, Secretary.....	Toronto.
M. Orr, Treasurer.....	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken with a membership of 408.
 Number of members who received sick benefits during 1922, 2.
 Amounts of funeral benefits paid during 1922, \$300.00.

II. Sick Benefits.

Number of members who received sick benefits during 1922, 74.
 Amount of sick benefits paid during 1922, \$837.60.
 Number of weeks' sickness experienced during 1922, 236.
 Amount paid for medical attendance during 1922, \$293.45.
 Total amount of cash standing to the credit of the Sick and Funeral Benefit Fund at 31st December, 1922, \$5,855.66.

III. Assets.

Bonds.....	\$ 7,600 00
Cash in banks.....	4,242 32
Cash on hand.....	189 12
Total.....	<u>\$ 12,031 44</u>

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made on death of a member.
 Two assessments were made during 1922.
 The books of the Society were duly audited quarterly in 1922.
 Names and addresses of the auditors for 1922 were as follows: T. Hilton, R. Iver and A. G. Stanley, Toronto.

VII. Cash Receipts.

Cash balance from 1921 (not extended), \$2,643.04.
 Cash received during 1922 from:

Initiation fees.....	\$ 64 25
Dues.....	1,531 75
Interest.....	546 36
All other.....	991 61
Total.....	<u>\$ 3,133 97</u>

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:

Registration fee.....	\$	10 00
Salaries.....		293 02
Printing.....		83 57
Postage, telephones, etc.....		21 75
Premium guarantee.....		93 02
Rent, light, heat, etc.....		

Total expenses of management.....	\$	501 36
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(b) Miscellaneous expenditure.

Funeral benefits.....	300 00
Medical attendance.....	293 45
Sick benefits.....	837 60
All other expenditure.....	255 96

Total.....	\$	2,188 37
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TORONTO FIREMEN'S BENEFIT FUND.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, CITY HALL, TORONTO, ONT.

Organized 16th June, 1891, and incorporated in Ontario, 30th June, 1893.

The Executive Officers of the Society at the 31st December, 1922, were as follows:

J. Gibbons, Chairman.....	Toronto.
H. G. Swalm, Secretary.....	Toronto.
Geo. H. Ross, Treasurer.....	Toronto.

II. Movement in Insurance Certificates.

Number of members, December 31st, 1922, 595.

III. and IV. Sick and Funeral Benefits.

No sick benefits or funeral benefits are undertaken.

V. Assets.

Cash value of bonds, debentures, etc.....	\$ 649,166 18
Cash in Bank of Toronto, Toronto.....	35,054 06
Interest accrued on bonds.....	8,404 55
Total.....	<u>\$ 692,624 79</u>

VI. Liabilities.—No information.**VII. Miscellaneous.**

Assessments are made semi-monthly, and are paid on the first and sixteenth days of each month.

The books were duly audited by the city auditors, December 31st, 1922: by S. C. Scott, Toronto.

No changes were made in the by-laws during 1922.

VIII. Cash Receipts.

Balance from 1921 (not extended), \$28,066.06.

Cash received during 1922 from:

Assessments.....	\$ 58,843 22
Interest.....	33,756 31
Fines.....	35 00
Donations.....	1,270 00
City grant.....	32,300 00

Total receipts.....	<u>\$ 126,204 53</u>
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IX. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:

Registry fee.....	\$ 100 00
Clerk hire and sundry expenses.....	500 00
Supplies etc.....	31 34

Total expenses of management.....	<u>\$ 631 34</u>
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(b) Miscellaneous Expenditure.

Retiring allowances.....	649 51
Benefits to widows.....	1,500 00
Pensions.....	23,114 40
For investments (not extended), \$100,673.02.	

Total expenditure.....	<u>\$ 25,895 25</u>
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TORONTO HEARTS OF OAK MEDICAL AGENCY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, TORONTO, ONTARIO.

Incorporated in Ontario 7th November, 1919.

The executive officers of the Society at the 31st December, 1922, were as follows:

C. H. Stock, President.....	Toronto.
A. F. Le Brun, Treasurer.....	Toronto.
Francis C. Babbage, Secretary.....	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society.

Total membership at 31st December, 1922, 107.

No funeral benefits were paid during 1922.

II. Sick Benefits.—None.

III. Assets.

Cash on hand.....	\$ 14 27
Cash in Dominion Bank, Toronto.....	127 11
Total assets.....	<u>\$ 141 38</u>

IV. Liabilities.—None.

V. Miscellaneous.

No assessments were made during 1922.

The books of the Society were duly audited for 1922 on January 1st, 1923.

Names and post office address of the auditors for 1922: E. R. Marks and A. T. Chapman,
Toronto.

Books of record kept by the Society: Income and Expenditure Book and Contribution Book.

No changes were made during 1922 in the Constitution of the Society.

VII. Cash Receipts.

Cash balance from 1921 (not extended), \$174.03.

Cash received during 1922 from:

Initiation fees.....	\$ 4 50
Dues.....	351 95
Supplies bought.....	2 50
Interest and dividends.....	3 50
Donations.....	16 25
All other.....	17 65

Total receipts.....\$ 396 35

VIII. Cash Expenditures.

(a) Expenses of Management.

Cash paid during 1922 for:

Registration fee.....	\$ 10 00
Law costs.....	1 00
Travelling expenses.....	5 00
Rent, light, heat and taxes.....	51 88
Managing officers' salaries.....	30 00
Printing, stationery, advertising, etc.....	37 00
Postage, telephones, telegrams and express.....	44 75
Supplies bought.....	3 25

Total expenses of management.....\$ 182 88

(b) Miscellaneous Expenditure.

Medical attendance.....	146 00
Gratuities.....	9 50
All other.....	90 62

Grand total.....\$ 429 00

TORONTO HEBREW BENEVOLENT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, TORONTO.

Incorporated 17th February, 1899.

The executive officers of the Society at the 31st December, 1922, were as follows:

J. Brody, President.....	Toronto.
B. Skidletsky, Vice-President.....	Toronto.
S. Hyman, Treasurer.....	Toronto.
D. Pullan, Secretary.....	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a membership of 235.
One member's wife died during 1922, and funeral benefits were paid amounting to \$40.00.
Total cash standing to credit of Sick and Funeral Fund, \$3,589.70.

II. Sick Benefits.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1922, 20.
Amount paid for sick benefits during 1922, \$426.00.
Number of weeks' sickness experienced during 1922, 71.
Amount paid for medical attendance during 1922, \$874.74.

III. Assets.

Cash value of real estate.....	\$ 5,100 00
Cash value of mortgages.....	1,700 00
Cash value of bonds.....	1,000 00
Cash in hands of Treasurer.....	99 20
Cash on deposit in Bank of Nova Scotia, Toronto.....	3,490 50
Total assets.....	<u>\$ 11,389 70</u>

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are paid not more than once a year.
The Society's accounts were duly audited in November, 1922.
Books of record kept by the Society are: Cash Book, Ledger and Record Book.
The auditors of accounts for 1922 were: K. Jaffey and P. Rosenthal, Toronto.
No changes were made during 1922 in the organization, management, constitution and rules of the Society in relation to benefits.
Amount of bond of Treasurer, \$25.00.

VII. Cash Receipts.

Cash balance from 1921 (not extended), \$3,201.30.	
Cash received during 1922 from:	
Application fees.....	\$ 51 00
Initiation fees.....	48 00
Dues, doctors' fees and cemetery fees.....	3,369 56
Supplies.....	61 95
Interest and dividends.....	202 63
All other.....	11 10
Total receipts.....	<u>\$ 3,744 24</u>

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:

Social fund.....	\$ 228 75
Registration fees.....	10 00
Rent, light and heat.....	56 25
Officers' salaries.....	285 00
Printing, stationery, etc.....	191 48
Postage, phones, telegrams and express.....	86 23
Relief Fund.....	291 05
Hospital Fund.....	228 75
Charity.....	139 00
Cemetery Board.....	243 95
All other.....	254 64

Total expenses of management.....\$ 2,015 10

(b) Miscellaneous Expenditure.

Funeral benefits.....	40 00
Sick benefits.....	426 00
Medical attendance.....	874 74

Total expenditure.....\$ 3,355 84

TORONTO INDEPENDENT BENEVOLENT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, TORONTO, ONTARIO.

Organized in November, 1911; incorporated in Ontario 6th December, 1911.

The executive officers of the Society at the 31st December, 1922, were as follows:

J. Gordon, President	Toronto.
J. Greenspoon, Treasurer	Toronto.
H. E. Rockmaker, Financial Secretary	Toronto.
P. Feld, Recording Secretary	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a total membership of 145.
Number of members of the Society who died during 1922, none.

II. Sick Benefits.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1922, 6.
Amount paid for sick benefits during 1922, \$226.00.
Number of weeks' sickness experienced during 1922, 25.
Amount paid for medical attendance during 1922, \$434.65.

III. Assets.

Real estate	\$ 1,500 00
Victory bonds	500 00
Cash in Royal Bank	1,816 11
Total	<u>\$ 3,816 11</u>

IV. Liabilities.—None.

V. Miscellaneous.

The Society's accounts were duly audited in 1922, January 14th, 1923.
Names and addresses: H. Einhorn and B. Spiegel, Toronto.
The books of record or account kept are: Record Book, Ledger, etc.
No changes were made in 1921 in the Constitution and Rules of the Society in relation to benefits.

Amount of bond of Secretary, \$100.00.
Amount of bond of Treasurer, \$100.00.

VII. Cash Receipts.

Cash balance from 1921 (not extended), \$1,767.78.

Cash received during 1922 from:

Application fees	\$ 30 00
Dues	1,335 98
Interest	49 00

Total receipts

\$ 1,414 98

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:

Registration fee.....	\$	3 00
Salaries.....		200 00
Supplies bought.....		100 00
Rent, light heat and taxes.....		160 00
Printing, stationery and advertising.....		98 00
Postage.....		70 00

Total expenses of management.....\$ 631 00

(b) Miscellaneous Expenditure.

Sick benefits.....		226 00
Medical attendance.....		434 65
Gratuities.....		75 00

Total expenditure.....\$ 1,366 65

TORONTO MUSICAL PROTECTIVE ASSOCIATION.

ANNUAL STATEMENT OF BENEFIT DEPARTMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, TORONTO.

Organized 2nd December, 1887; incorporated in Ontario 26th September, 1894.

The executive officers of the Society at the 31st December, 1922, were as follows:

J. E. Jarrott, President.....Toronto.
J. Weatherburn, Secretary-Treasurer.....Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, total membership of which is 1,295.
Numbers of members who died during 1922, 1.
Amount of funeral benefits paid in 1922, none.

II. Sick Benefits.

Sick benefits are undertaken by the Society.
Number of members who received sick benefits during 1922, 28.
Amount of benefits paid in 1922, in respect of sick members, \$321.00.
Number of weeks' sickness experienced in 1922, 107.
Amount of cash to credit of Sick and Funeral Fund, 31st December, 1922, \$3,132.69.

III. Assets.

Cash on hand.....	\$ 344 23
Cash value of real estate.....	40,000 00
Cash in Imperial Bank.....	12,350 86
Furniture, etc.....	2,500 00
Total assets.....	<u>\$55,195 09</u>

IV. Liabilities.—\$408.68.

V. Miscellaneous.

Dues are payable quarterly by the members.
The books of the Society were audited quarterly in 1922.
Books of record or account kept: Ledger and Blotter and Cash Book.
The name and post office address of the auditor for 1922 was as follows: Norman B. McLeod,
Toronto.
Certain changes were made during 1922 in the Constitution and Laws in relation to benefits.
Amount of bond Secretary-Treasurer, \$1,000.00.

VII. Cash Receipts.

Cash balance from 1921 (not extended), \$12,302.17.	
Cash received during 1922 from:	
Initiation fees.....	\$ 3,357 50
Dues.....	7,862 55
Interest and dividends.....	335 37
Fines.....	290 00
Supplies sold.....	99 00
Rent.....	1,928 00
All other sources.....	827 70
Repayment of loan (\$16.20).	
Total.....	<u>\$14,700 12</u>

VIII. Cash Expenditure.**(a) Expenses of Management.**

Cash paid during 1922 for:

Expenses of annual meeting.....	\$ 40 00
Registration fee.....	10 00
Janitor.....	600 00
Interest.....	130 00
Rent, light, heat and taxes.....	1,531 62
Managing officers' salaries and auditors' fees.....	2,745 00
Printing, etc.....	1,087 32
Travelling expenses (convention).....	495 00
Postage, telegrams, etc.....	273 25
All others.....	1,409 90
Total.....	\$ 8,322 09

(b) Miscellaneous Expenditure.

Per capita tax and levies.....	1,171 81
Sick benefits.....	321 00
Gratuities.....	81 50
Total disability benefits.....	365 00
All other.....	62 00
Paid for investments (not extended), \$4,000.00.	
Total expenses.....	\$ 10,323 40

TORONTO HYDRO-ELECTRIC SYSTEM EMPLOYEES' MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, TORONTO, ONTARIO.

Incorporated in Ontario, March 5th, 1914.

The executive officers of the Society at the 31st December, 1922, were as follows:

W. J. Rodgers, President.....	Toronto.
C. Gilliatt, Vice-President.....	Toronto.
Edward Felton, Secretary-Treasurer.....	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society.

Total membership at 31st December, 1922, 161.

Three members died during 1922.

Funeral benefits paid during 1922, \$120.00.

Total amount of cash standing to credit of Funeral Benefit Fund at 31st December, 1922,
\$100.00.

II. Sick Benefits.

Number of persons who received sick benefits during 1922, 41.

Amount paid for sick benefits, \$521.19.

Number of weeks' sickness experienced, 137.

Total amount of cash standing to credit of Sick Benefit Fund at 31st December, 1922,
\$100.00.

III. Assets.

Cash on hand.....	\$	1 46
Cash deposited in Imperial Bank, Toronto.....		200 00
Total assets.....	\$	<u>201 46</u>

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made twice a month.

Twenty-four assessments were made during 1922.

The Society's accounts were audited, December 9th, 1922.

The books of record kept are as follows: Minute Book, Day Book, Ledger and Treasurer's Receipt Book.

Names and post office addresses of the auditors of accounts of 1922: R. Manser and W. G. Wildey, Toronto.

No changes were made in the Constitution and By-laws during 1922.

VII. Cash Receipts.

Cash balance from 1921 (not extended), \$201.15.

Cash received during 1922 from:

Application fees.....	\$	10 50
Assessments.....		972 50
Interest.....		9 75

Total receipts.....	\$	<u>992 75</u>
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VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:	
Law costs.....	\$ 1 50
Registration fees.....	10 00
Salaries.....	26 25
Printing.....	20 00
Supplies bought.....	4 75
Total expenses of management.....	\$ 62 50

(b) Miscellaneous Expenditure.

Funeral benefits.....	120 00
Sick benefits.....	521 19
Dividends to members.....	288 75
Grand total.....	\$ 992 44

TRANSPORTATION CLUB OF TORONTO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, TORONTO, ONTARIO.

Incorporated 12th July, 1917.

The executive officers of the Society at the 31st December, 1922, were as follows:

T. Symington, President.....	Toronto.
M. Macdonald, Treasurer.....	Toronto.
W. J. Hotrum, Secretary.....	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society, with a membership of 166.
 Number of members who died during 1922, none.
 Amount of funeral benefits paid during 1922, nil.
 Cash standing to credit of fund at 31st December, 1922, \$629.61.

II. Sick Benefits.—None.

III. Assets.

Cash in Merchants Bank, Toronto.....	\$ 656 36
Total assets.....	<u>\$ 656 36</u>

IV. Liabilities.—None.

V. Miscellaneous.

One assessment was made during 1922.
 The accounts of the Society were duly audited 20th December, 1922.
 Name and addresses of the auditors for the year 1922: F. R. Clarke and F. R. Caldwell,
 Toronto.
 Books kept by Society: Ledger, Cash Book, Minute and Record Books.
 No changes were made in the Constitution and By-laws of the Society.
 Bond of Treasurer, \$1,000.00.

VI. Cash Receipts.

Cash balance (not extended), \$499.08.

Cash received during 1922 from:

Application fees.....	\$ 18 00
Dues.....	720 00
Interest.....	17 72
All other sources.....	32 00
Total receipts.....	<u>\$ 787 72</u>

VII. Cash Expenditure.

Registration fee.....	\$ 10 00
Printing, Stationery and advertising.....	33 40
Postage, telephones, telegrams and express.....	8 60
Guarantee premiums.....	5 00
Annual outing.....	420 52
All other.....	152 92
Total expenses of management.....	<u>\$ 630 44</u>

TORONTO POLICE BENEFIT FUND.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, POLICE HEADQUARTERS, TORONTO.

Organized in January, 1882; incorporated 2nd March, 1882.

The executive officers of the Society at the 31st December, 1922, were as follows:

W. J. Elliott, Chairman.....	Toronto.
D. H. Gordon, Secretary.....	Toronto.
S. J. Dickson, Treasurer.....	Toronto.

II. Movement in Insurance Certificates.

(a) Contracts for endowments or for benefits in the nature thereof:	
Contracts in force, 31st December, 1922.....	822
New contracts taken during 1922.....	35
	857

Deductions:

Contracts matured in 1922.....	8
Contracts cancelled.....	4
Contracts surrendered.....	24
Contracts lapsed.....	1
	37

Net endowment contracts on foot, 31st December, 1921.....	820
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V. Assets.

Mortgages.....	\$ 35,000 00
Bonds, debentures, etc.....	1,103,719 92
Cash on deposit in Imperial Bank, Toronto.....	5,720 04
Total assets.....	\$ 1,144,439 96

VI. Liabilities.—None.

VII. Miscellaneous.

Actions or proceedings instituted against the Society during 1922: None.

Twenty-three assessments were made during the year 1922, payable the 1st and 16th days of each month.

The Society's accounts for the year 1922 were duly audited on the 15th day of January, 1923.

The books of account and record are: Pensioners' Ledger and Minute Book.

The auditors for 1922 were H. W. Percy, Toronto, and J. M. Matson, Toronto.

No changes were made during the year 1922 in the Constitution and Rules of the Society in relation to assessments and pensions.

VII. Cash Receipts.

Cash balance from 1921 (not extended), \$14,555.66.

Cash received during 1922 from:

Assessments.....	\$ 109,395 68
Interest and dividends.....	52,942 57
Fines.....	1,036 88
Donation.....	10,000 00
Criminal justice money.....	1,725 30
Other sources.....	11,569 03

Cash received from investment (not extended), \$810.56.

Total receipts.....	\$ 186,669 46
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IX. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:		
Printing, stationery, etc.....	\$	525 10
Total expenses of management.....	\$	525 10

(b) Miscellaneous Expenditure.

Pensions or payments in the nature thereof.....	94,635 94
Benefits to widows and orphans.....	3,283 97
Refund of sick stoppages.....	563 30
Refund criminal justice.....	1,596 75
All other expenditure.....	299 85
For investments (not extended), \$95,410.73.	
Total expenditure.....	\$ 100,904 91

TORONTO RAILWAY EMPLOYEES' UNION AND BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, CHURCH STREET, TORONTO.

Organized 24th August, 1893, and incorporated in Canada, 30th November, 1893,
re-incorporated in Ontario, 26th April, 1897.

The executive officers of the Society at the 31st December, 1922, were as follows:

B. Merson, President.....	Toronto.
W. D. Robbins, Secretary-Treasurer.....	Toronto.
Jos. Gibbons, Business Agent, (Labor Temple).....	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the International body. Membership of local body, 3,131.

Number of members who died during 1922, 18.

Amount of funeral benefits paid in respect of deceased members, \$15,950.50.

II. Sick Benefits.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1922, 511.

Total amount of benefits paid in 1922, in respect to sick members, \$8,966.50.

Number of weeks' sickness experienced during 1922, 898 6-7.

Amount paid for medical attendance during 1922, \$1,647.70.

Amount standing to credit of Sick Fund, 31st December, 1922, \$8,046.34.

III. Assets.

Cash in Home Bank of Canada, 31st December, 1921.....	\$	8,046 34
Total.....	\$	<u>8,046 34</u>

IV. Liabilities.—None.

V. Miscellaneous.

Dues are paid monthly.

The Society's books were audited quarterly in 1922.

Name and address of the auditor for 1922 was as follows: Geo. Coney, Toronto.

The books of account kept by the Society are: Due Book, Cash Book and Ledger.

No changes were made during 1922, in the Constitution and Rules.

Amount of bond of Secretary-Treasurer, \$1,000.00.

VII. Cash Receipts.

Cash balance, 31st December, 1921 (not extended), \$5,745.54.

Cash received during 1922, from:

Dues.....	\$12,915 00
International Union.....	15,950 00

Total receipts.....	<u>\$28,865 00</u>
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VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:

All expenses of management are paid from the general fund.

(b) Miscellaneous Expenditure.

Funeral benefits (paid by International).....	\$15,950 50
Sick benefits.....	8,966 50
Medical attendance.....	1,647 70
Total expenditure.....	<u>\$26,564 70</u>

TORONTO TYPOGRAPHICAL UNION, NO. 91.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, TORONTO.

Organized in 1884; incorporated in Ontario, 13th September, 1894.

The executive officers of the Society at the 31st December, 1922, were as follows:

Andrew Gerrard, President.....	Toronto.
J. Desmond, Vice-President.....	Toronto.
George Murray, Secretary-Treasurer.....	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by this Society, the total membership of which is 1,277.
Number of members who died during 1922, 13.
Amount of funeral benefits paid in 1922, \$600.00.
Total cash standing to credit of Sick and Funeral Fund, 31st December, 1922, \$2,643.20.

II. Sick Benefits.

Number of members who received sick benefits in 1922, 55.
Amount of sick benefits paid in 1922, \$1,050.00.
Number of weeks' sickness experienced in 1922, 175.

III. Assets.

War Loan Bonds.....	\$ 2,000 00
Sick and Funeral Fund (Imperial Bank).....	2,643 20
	<u>\$ 4,643 20</u>

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made monthly.
The Society's books were audited during 1922, quarterly.
Names and addresses of auditors for 1922, were as follows: W. R. Steep, Mr. Myland and F. MacNeillie, Toronto, Ont.
Books kept for the purposes of benefit fund: Treasurer's and Financial Secretary's ledgers, Treasurer's Cash Book and Ledger.
No changes were made in the rules relating to sick benefits.
Amount of bond of Secretary-Treasurer, \$1,000.00.

VII. Cash Receipts.

Cash balance from 1921 (not extended), \$1,757.98.	
Cash received during 1922 from:	
Dues.....	\$ 2,457 85
Interest.....	176 47
Total receipts.....	<u>\$ 2,634 32</u>

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:
All management expenses are paid by the Union.

(b) Miscellaneous Expenditure.

Funeral benefits (subordinate).....	\$ 600 00
Sick benefits.....	1,050 00
All other.....	99 10
Funeral benefits (\$3,397.36 paid by International).....	
Total expenditure.....	<u>\$ 1,749 10</u>

THE VERITY PLOW RELIEF ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, BRANTFORD, ONTARIO.

Organized 24th August, 1899; incorporated 6th September, 1899.

The executive officers of the Society at the 31st December, 1922, were as follows:

Charles F. Verity, Hon. President.....	Brantford.
J. Vanstone, President.....	Brantford.
Geo. Gilloch, First Vice-President.....	Brantford.
J. A. Horning, Second Vice-President.....	Brantford.
Charles Carter, Secretary.....	Brantford.
F. J. Waterson, Treasurer.....	Brantford.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society with a total membership of 240.
Number of members who died during 1922, 1.
Amount paid for funeral benefits, \$60.00.
Four members wives died and \$120.00 funeral benefits were paid.

II. Sick Benefits.

Sick benefits are undertaken by the Society.
Number of members of the Society who received sick benefits during 1922, 54.
Amount of benefits paid during 1922, \$1,125.01.
Number of weeks' sickness experienced in 1922, 215.
Total amount to credit of Sick and Funeral Benefit Fund, \$2,463.90.

III. Assets.

Cash held by Treasurer (Verity Plow Co.).....	\$ 2,463 90
Total.....	<u>\$ 2,463 90</u>

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made every four weeks.
Number of assessments made during 1922, 13.
The Society's accounts were audited January 19th, 1923.
Names and addresses of the auditors of accounts for 1922: H. W. Styles, Echo Place; and S. Batson, Brantford.
Books of record and account kept: Assessment Roll, Cash Book, Ledger and Minute Book.
No changes were made during 1922 in the organization or management or in the constitution and rules in relation to benefits.

VII. Cash Receipts.

Cash balance from 1922 (not extended) \$2,434.53,	
Cash received during 1922 from:	
Dues.....	\$ 698 25
Interest.....	142 90
Donation (Verity Plow Co., Ltd.).....	698 25
Total.....	<u>\$ 1,539 40</u>

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:	
Registration fee.....	\$ 10 00
Law costs.....	1 00
Officers' salaries, etc.....	185 00
Printing, stationery and advertising.....	9 02
Total expenses of management.....	\$ 205 02

(b) Miscellaneous Expenditure.

Funeral benefits.....	180 00
Sick benefits.....	1,125 01
Grand total.....	\$ 1,510 03

WAITRESSES CLUB

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, TORONTO.

Incorporated in Ontario, 9th May, 1922.

The executive officers of the Society at the 31st December, 1922, were as follows:

A. Nicholson, President.....	Toronto.
J. Johns, Business Agent.....	Toronto.
V. Shunck, Treasurer.....	Toronto.

I. Funeral Benefits.

The Society undertakes funeral benefits.

The membership at 31st December, 1922, 95.

Total amount paid for funeral benefits, nil.

II. Sick Benefits.

The Society undertakes sick benefits.

Number of members who received who sick benefits in 1922, 2.

Total amount of sick benefits paid in 1922, \$39.00.

Number of weeks' sickness experienced in 1922, 13.

III. Assets.

Cash on hand.....	\$ 206 97
Total assets.....	<u>\$ 206 97</u>

IV. Liabilities.—None.**V. Miscellaneous.**

The books of the Society were duly audited December 15th, 1922.

Names and addresses of the auditors: M. Pardoe and B. Fletcher, Toronto.

No changes were made in 1922 in the organization or management, or in the constitution and rules in relation to benefits.

VII. Cash Receipts.

Cash balance from 1921 (not extended), nil.

Cash received during 1922 from:

Dues.....	\$ 564 50
Initiation fees.....	56 00
Total receipts.....	<u>\$ 620 50</u>

VIII. Cash Expenditures.**(a) Expenses of Management.**

Cash paid during 1922 for:

Supplies.....	\$ 10 37
Rent, light, etc.....	230 21
Printing, etc.....	39 95
Postage.....	51 45
All other.....	7 00
Donation.....	25 70

Total expenses of management.....\$ 364 68**(b) Miscellaneous Expenditure.**

Sick benefits.....	39 00
All other.....	5 00

Total expenditure.....\$ 408 68

WILLYS-OVERLAND EMPLOYEES' MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, TORONTO, ONTARIO.

Organized March 29th, 1920: incorporated April 7th, 1920.

The executive officers of the Society at the 31st December, 1922, were as follows:

J. B. Evans, President.....	Toronto.
J. MacArthur, Secretary-Treasurer.....	Toronto.

I. Funeral Benefits.

Total membership of the Society at 31st December, 1922, 202.

No member of the Society died during 1922.

Total amount of funeral benefits paid during 1922, nil.

II. Sick Benefits.

Number of members who received sick benefits in 1922, 94.

Amount of benefits paid in 1922 in respect of sick members, \$1,499.00.

Number of weeks' sickness experienced in 1922, 249.

Total amount of cash standing to credit of fund at 31st December, 1922, \$2,483.57.

III. Assets.

Cash in Bank of Commerce (savings).....	\$ 176 66
Cash in Bank of Commerce (current).....	2,306 91
Total assets.....	<u>\$ 2,483 57</u>

IV. Liabilities.—None.

V. Miscellaneous.

Assessments are made every two weeks.

Twenty-five assessments were made during 1922.

The books of the Society were audited January 4th, 1923.

Names and addresses of the auditors for 1922: A. Stewart and H. Porter, Toronto.

Certain changes were made in the By-laws of the Society.

VII. Cash Receipts.

Cash balance from 1921 (not extended), \$2,027.66.....	
Dues.....	\$ 2,060 10
Interest and dividends.....	58 81
Total receipts.....	<u>\$ 2,118 91</u>

VIII. Cash Expenditure.

(a) Expenses of Management.

Registration fees.....	\$ 10 00
Salaries.....	150 00
Postage.....	4 00
	<u>\$ 164 00</u>

(b) Miscellaneous Expenditure.

Sick benefits.....	1,499 00
	<u>\$ 1,663 00</u>

YOUNG MEN'S HEBREW ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, TORONTO, ONTARIO.

Incorporated in Ontario 2nd June, 1923.

The executive officers of the Society at the 31st December, 1922, were as follows:

I. Gold, President.....	Toronto.
M. Ross, Vice-President.....	Toronto.
S. Zaid, Treasurer.....	Toronto.
Harry Zweig, Financial Secretary.....	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society.
 Total membership at 31st December, 1922, 42.
 No members died during 1922.
 Amount of funeral benefits during 1922, nil.

II. Sick Benefits.

Sick benefits are undertaken by the Society.
 Number of members who received sick benefits during 1922, 4.
 Amount paid for sick benefits during 1922, \$152.00.
 Number of weeks' sickness experienced during 1922, 19.
 Amount paid for medical attendance during 1922, \$77.50.

III. Assets.

Value of real estate.....	\$ 450 00
Cash value of bonds.....	600 00
Cash deposited in Bank of Montreal.....	878 23
Total assets.....	<u>\$ 1,928 23</u>

IV. Liabilities.—No information.

V. Miscellaneous.

Assessments are made yearly.
 The Society's accounts were audited January 2nd, 1923.
 The books of record are: Cash Book, Day Book, Bank Book, Dues Book, Minute Book,
 Membership Roll Book.
 Names and addresses of the auditors for 1922: D. Fine and M. Ross.
 No changes were made during 1922 in the Constitution and Rules in relation to benefits.
 Amount of bond of Treasurer, \$25.00.

VII. Cash Receipts.

Cash balance from 1921 (not extended), \$970.12.	
Cash received during 1922 from:	
Dues.....	\$ 471 70
Interest and dividends.....	53 79
Total receipts.....	<u>\$ 525 49</u>

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid out during 1922 for:		
Per capita tax.....	\$	18 00
Expenses of annual meeting.....		75 00
Commission and organization expenses.....		10 00
Registration fee.....		10 00
Rent, etc.....		56 18
Salaries, auditors' and officers' fees.....		38 00
Postage, telegrams and express.....		11 90
Printing, stationery and advertising.....		31 20
Total expenses of management.....	\$	250 28

(b) Miscellaneous Expenditure.

Sick benefits.....		152 00
Medical attendance.....		77 50
Gratuities.....		37 60
For investments (not extended) \$100.00.....		
Total expenditure.....	\$	517 38

ZION BENEVOLENT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1922.

HEAD OFFICE, TORONTO, ONTARIO.

Organized 1st October, 1910; incorporated in Ontario 23rd October, 1911.

The executive officers of the Society at the 31st December, 1922, were as follows:

S. Samuels, President	Toronto.
S. Himel, Vice-President	Toronto.
J. Shifman, Treasurer	Toronto.
P. J. Isaacson, Financial Secretary	Toronto.

I. Funeral Benefits.

Funeral benefits are undertaken by the Society.
Total membership at 31st December, 1922, 165.
Funeral benefits paid for wives and children, \$78.00.

II. Sick Benefits.

Number of members who received sick benefits during 1922, 13.
Amount paid for sick benefits, \$207.00.
Number of weeks' sickness experienced, 34 1-7.
Amount paid for medical attendance, \$343.01.

III. Assets.

War bonds	\$ 500 00
Cash on deposit to Society's credit in Royal Bank	4,433 90
Total assets	<u>\$ 4,933 90</u>

IV. Liabilities.—No information.

V. Miscellaneous.

The books of the Society were duly audited January, 1923.
The following books of record are kept: Cash Book, Ledger and Day Book.
Names and addresses of the auditors of accounts for 1922: J. Rosen, I. Wolfson, S. Himel and J. Shipman, Toronto.
No changes were made in the Constitution and By-laws during 1921.

VII. Cash Receipts.

Cash balance from 1921 (not extended), \$4,226.34.	
Cash received during 1922 from:	
Application fees	\$ 17 00
Dues	1,630 94
Funeral and cemetery	465 00
Social funds	235 11
Interest	121 02
Hospital fund	166 00
Relief fund	130 60
National fund	239 06
Registration fund	267 25
Contingent fees	136 75
All other	136 75
Total receipts	<u>\$ 3,545 48</u>

VIII. Cash Expenditure.

(a) Expenses of Management.

Cash paid during 1922 for:	
Registration fee.....	\$ 10 00
Rent, light, heat, taxes.....	110 00
Salaries.....	135 25
Printing.....	144 65
Postage, telephones, etc.....	66 84
Total.....	\$ 466 74

(b) Miscellaneous Expenditure.

Contingent fund.....	80 00
Funeral expenses.....	88 00
Social fund.....	277 82
Hospital fund.....	67 50
Sick benefits.....	207 00
Medical attendance.....	343 01
Relief fund.....	125 00
National fund.....	348 00
Registration fund.....	362 50
Cemetery fund.....	209 85
All other.....	262 50
Grand total.....	\$ 2,837 92

COMPARATIVE TABLES

SHOWING

Life Insurance: Sick and Funeral Benefits: Membership: Assets and Liabilities.

Table I.—Life Insurance or Benefits in the nature thereof.

Table II.—Sick and Funeral Benefits.

TABLE II.—SICK AND FUNERAL BENEFITS.

Short Name of Society	Number of members reported at 31st December, 1922.	Number of members who died during 1922.	Members' children; **Members' mothers;	Amount paid for funeral benefits during 1922. (Members' children; **Members' wives.)	Number of members sick during 1922.	Number of weeks' sickness experienced during 1922.	Amount paid for sick benefits during 1922.	Amount paid for medical attendance during 1922.	Amount paid for special relief during 1922.	Assets at 31st December, 1922.	Liabilities at 31st December, 1922.
American Watch Case Co.'s Employees' Mutual Welfare Association.	94					22	354 05			999 27	
Army and Navy Veterans of Hamilton.	153	4		400 00				217 87	348 55	2,337 14	17 80
Bain Wagon Co., Employees' Mutual Benefit Association.	312	2		100 00					472 45	4,519 45	38 40
Beaver Sick and Funeral Benefit Club.	149	3		100 00	32	108 1-2	944 00			218 90	
Brantford Carriage Co., Limited, Relief Association.	236	{ **2		**100 00	29	86 1-7	405 07			275 52	
Brown Bros., Limited, Employees' Benefit Society.	95	1		50 00	5	18	143 00		35 00	370 70	
Brunner Mond Mutual Benefit Society.	62	1			12	64 4-7	387 67			380 30	
Canada Cycle and Motor Co., Limited, Employees' Benefit Society.	206	**3		**150 00	37	168 1-2	1,685 70	2,210 00		8,136 95	
Canada Furniture Manufacturers' Limited, Employees' Benefit Society.	367	1		30 00	58	187 1-7	938 28	464 00		592 31	
Canadian Allis Chalmers, Employees' Mutual Benefit Society.	143	2			13	68 5-7	194 00	325 14	25 00	264 43	
Carpenters and Joiners.	433	2		150 00	85	219	1,313 03	650 25		830 24	
Canadian Hebrew Benevolent Society.	2,247	11		525 00	57	388 2-7	1,334 00		7,749 77	11,816 95	
Canadian Order of Beavers.	98	**2		**88 00	5	20	100 00	263 30		1,418 68	
Canadian Order of Rechabites.	57			100 00	10	43	214 47			1,507 98	
Canadian Order of Chosen Friends.	737	1		100 00	60	240	810 78	712 16		17,116 52	*
Cigarmakers Union No. 55, Hamilton.	*	63		3,300 00	1,113	6,955 2-7	27,829 05		9 06	3,369 06	
Cigarmakers Union No. 27, Toronto.	86	2		1,100 00	21	110 5-7	775 00		115 20	3,406 22	
Cockshutt Plow Co., Relief Association.	89	4		1,125 00	18	105 1-7	736 00		34 20	360 71	
Consumers Gas Co.'s Employees' Mutual Benefit Society.	345	5		500 00	51	311 1-3	1,868 00			84 15	
Czenstochow Aid Society.	521	3		468 00	86	391	1,956 24	1,100 28		1,391 25	
Daughters and Maids of England, Grand Lodge.	116	1		150 00	20	40	320 00	250 00		21,503 46	
Daughters and Maids of England, Subordinate.	3,955	28		1,370 00						33,368 67	
Daughters and Maids of England, Juvenile.	538			25 00						2,556 91	
Dominion Expressmen's Sick Benefit Society.	1,503	7		1,050 00	273	1,104	7,731 00			5,889 65	
Dunlop Tire and Rubber Goods Employees' Mutual Benefit Society.	750	2		60 00	214	493	1,974 67	1,080 00		920 55	
Employees' Mutual Benefit Association of the Dominion Forge and Stamping Co., Limited.	190				37	101 5-7	1,047 00			1,048 73	12 00
Employees' Protective League of the Seaman Kent Co., Limited.	75				25	65	314 57			865 99	
Evening Telegram Employees' Benefit Society.	129				27	65	325 00			1,016 95	*
Foresters, Canadian Order High Court.	48,982	449		21,850 00	35,937	2-7	160,942 45		449 55	148,353 20	
Foresters, Canadian Order Subordinate.				3,618 00	5		18,694 06	10,518 26			

35	Gendron Mfg. Co.'s Employees' Benefit Society.....	7	29 1-2	137 22	50 00	985 39
132	Globe Printing Co.'s Employees' Benefit Society.....	19	48	240 00		1,467 78
800	Goodyear Relief Association.....	194	632	3,795 00		11,672 96
101	Gold, Shapley and Muir Co., Employees' Relief Assn.....	16	85	275 35		211 60
136	Grand Order of Israel Benefit Society.....	21		481 00	126 00	5,116 57
1,013	Gutra Percha and Rubber Mfg. Co., Employees' S.B.S.....	200	401	2,006 20		1,694 15
310	Greening Wire Co., Ltd., Employees' Benefit Society.....	35	78	394 17		314 45
71	Greys' W. & J. G., Employees' Mutual S.B.S.....	15	53 1-7	212 95		129 95
802	H. A. Mutual Benefit Association.....	281	429	2,570 00	2,553 50	3,164 91
350	Hamilton Rolling Mills Benefit Society.....	55	176	847 25	535 00	696 15
45	Hamilton St. Stanislaus Mutual Benefit Society.....	10	57	185 00		696 15
105	Hebrew Sick Benefit Society.....	16	47	282 00	249 50	1,270 80
202	Heintzman Co's, Employees' Benefit Society.....	12	342	1,710 00		10,927 82
694	Hibernians, Ancient Order of.....	52	40	1,040 00		186 11
*	Home Circles, Order of Canadian.....	10	203 00			33,554 05
78	Imperial Varnish and Color Sick Benefit Society.....	13	67	285 00	175 00	225 71
149	Irish Catholic Benevolent Union Grand Body.....	24	123	631 70	171 00	1,389 27
124	Italo-Canadese Benevolent Society.....	18	86	511 00	290 01	589 31
217	Judean Benevolent and Friendly Society.....	18	66	396 00	367 31	2,081 79
100	Kietzer Sick Benefit Society of Toronto.....	26	180	731 12	281 60	4,531 40
168	Knights of Malta, Chapter General of Canada.....	10	25	75 00	66 37	4,126 39
	Knights of Malta, Subordinate.....					15,403 77
	Knights of Malta, Auxiliary.....					3,514 55
12	La Congregazione della Immacolata Concezione di Maria Santissima.....					845 57
(a) 5,000	Ladies Orange Benevolent Association.....					530 04
(a) 75	Lamp Base and Electric Supply, Employees' Sick Benefit Society.....	44	130 4-7	567 70	236 25	2,461 23
113	Linitzer Sick Benefit Society.....	8	27	162 00	355 37	631 84
58	Loggia Dannunzio Mutual Aid and Benefit Society.....	6	7	49 00	74 00	2,679 69
3,158	Loyal Orange Young Briton, Lodge No. 33.....	3	19	57 00		184 55
9,794	Loyal Order of Moose of Ontario.....	360	877	3,155 00	1,016 00	879 22
	Loyal True Blue Association.....					12,061 71
340	L'Union St. Jean Baptiste d'Ottawa.....	39	278	1,114 10		4,719 82
	MacLean Publishing Co. Limited, Mutual Benefit Association.....					5,109 11
1,300	Massey-Harris, Toronto, Employees' Mutual Benefit Society.....	230	739 2-3	4,223 20		3,547 52
910	Massey-Harris, Brantford, Employees' Benefit Society.....	83	270	1,616 50		1,877 53
110	Methodist Book and Publishing, Employees' Benefit Society.....	26	102	490 00		733 89
182	Mozier Sick Benefit Society.....	16	86	829 21	505 67	10,053 99
75	National Cash Register Co's Employees' Benefit Society.....	26	63	547 54		1,163 76
170	National Iron Works Employees' Benefit Society.....	102	187 1-2	733 15	10 00	324 85
*	Oddfellows, Canadian Order Grand Lodge.....	7	45 1-2	165 76		*
	Oddfellows, Canadian Order, Subordinate.....	229	1,301	4,737 90	1,595 49	31,421 16
62,424	Oddfellows, Independent Order, Grand Lodge.....	4,929	44,917	125,165 30	19,223 35	64,318 91
1,723	Oddfellows, Independent Order, Subordinate.....	280		455 75	8,400 81	3,189,109 44
	Oddfellows, Manchester Unity, Grand Lodge.....					25,524 68
125	Oddfellows, Manchester Unity, Subordinate Orange Grand Lodge of Ontario East.....	3	2,072	9,230 15	2,569 91	49,074 03
			20 3-7	61 27		637 19
						727 35
						25,765 41
						84,839 14

TABLE II.—SICK AND FUNERAL BENEFITS.—Concluded.

Short Name of Society	Number of members reported at 31st December, 1922.	Number of members who died during 1922. (Members' children; Members' mothers.)	Amount paid for funeral benefits during 1922. (Members' children; Members' wives.)	Number of members sick during 1922.	Number of weeks' sickness experienced during 1922.	Amount paid for sick benefits during 1922.	Amount paid for medical attendance during 1922.	Amount paid for special relief during 1922.	Assets at 31st December, 1922.	Liabilities at 31st December, 1922.
Orange Grand Lodge of Ontario West.....	35,155	328	953 10	65	501	1,501 98	3,872 96	800 00	43,063 19	
Ottawa Hebrew Benefit Society.....	180			3	13	52 00	187 50		1,514 02	
Ottawa Typographical Union, No. 102.....	373	2	900 00	24	124	620 00			297 62	
Ottawa Firemen's Superannuation and Benefit Fund.....	179	1	1,500 00			23 50	1,045 00	347 60	82,025 35	
Polish Alliance Friendly Society.....	110			21	77	373 00	35 00		12,018 63	
Pride of Israel Sick Benefit Society.....	455	{ **1 **2 **2	{ 750 00 **50 00 300 00	31	137	822 00	310 20		19,174 57	
Postal Benefit Association of Toronto.....	235								502 71	
Rogers, Wm., Mfg. Co. Welfare Society.....	54			23	79 4-7	478 00			448 76	
Roumanian Aid Association Gloria.....	42	{ **1 **1	{ **50 00 500 00	7	14	85 00	71 00		655 56	
Royal Templars of Temperance*.....	260	9		120	658	3,287 00				*
Ryerson Press Benefit Society.....	92			75	223 1-2	1,962 50			989 79	
Russell Gear and Machine Co., E.M.B.S.....	26	1	75 00	3	10	463 00			581 56	
Ruthenian Brotherhood of St. John the Baptist.....	56	2	100 00			50 00			1,115 42	
St. Boniface Benefit Society.....	380	3	90 00	63	310	1,240 70			4,703 12	
St. David's Y.P.U. Sick Benefit Society.....	292	2	150 00	47	203	1,002 88	84 75		942 10	
St. Joseph Aid Society of Formosa.....	69	17		3	8	32 00			1,453 77	
St. Joseph Lithuanian Benefit Society.....	17			1	2	12 00			802 65	
St. Joseph Mutual Benefit Society.....	63	**58	**4,325 00	7	39	117 00			3,497 13	*
St. Luke Benefit Society of Amherstburg.....	39	1	25 00			72,933 82			303 63	
Sawyer-Massey Co., Ltd., Employees' M.B.S.....	178	1	50 00	6	21 1-7	85 16			1,558 98	
Shingby Mfg. Co., Ltd., Employees' S.B.A.....	225	1		45	110	584 25		155 00	572 58	
Societa di Mutuo Soccorso Racalmutese.....	76			15	52	599 97	151 50		624 45	
Societa di Mutuo Soccorso La Trinacria.....	123	1		11	34	260 65		16 50	3,065 97	
Societa Figli d'Italia Mutuo Soccorso St. Antonio.....	111			22	80 1-2	170 00	242 00		4,409 46	
Societa Italiana M.S. Guglielmo Marconi.....	62	1	75 00	10	28	403 57	125 00		2,983 10	
Sons of Abraham Benefit Society.....	50	2	160 00	12	22	167 00	124 50		221 19	
Sons and Daughters of Ireland Protestant Ass'n, G.L.....	704	4	400 00			132 00			6,440 63	
Sons and Daughters of Ireland Protestant Ass'n, Sub.....	*	{ 263 **147	{ 26,050 00 **7,325 00	8 10	45 85 1-7	182 12 230 15	541 17	8 75		*
Sons of England Benefit Society, Supreme*.....										
Sons of England Benefit Society, Subordinate.....				3,149	17,211 3-7	61,959 86	34,923 68		252,177 92	
Sons of England Benefit Society, Juvenile.....							2,961 15		12,463 63	
Sons of Italy Mutual Aid and Benefit Society.....	52			8	36	180 00	100 00		675 80	
Sons of Jacob Benevolent Society.....	295	{ **1	{ 150 00 +25 00	10	45 1-2	273 00	452 60	285 00	5,867 11	270 00

Sons of Lithuania Benefit Society.....	44	{ 1 **2	150 00 **150 00	7	11	77 00	364 96	*
Sons of Scotland Benevolent Association*.....	18	.....	.....	351	291 5-7	1,378 53	1,558 56	.....
Sons of Temperance, Sick and Funeral.....	103	.....	.....	2	6	30 30	2,595 19	.....
Star of Italy Mutual Aid and Benevolent.....	65	.....	.....	.....	79	324 45	681 30	.....
Stozzower Benefit Society.....	1,850	**1	150 00	.....	21	185 47	3,709 16	850 00
Steel Co. of Canada, Ltd., Hamilton Works E.B.S.....	69	10	**35 00	968	1,200	309 84	2,537 75	.....
Theatrical Mutual Association of Hamilton.....	160	1	50 00	2	4	3,806 20	106 87	.....
Theatrical Mutual Association of Toronto.....	408	1	250 00	11	53	240 00	23,216 88	.....
Toronto Civic Employees' Benefit Association.....	235	2	300 00	74	236	293 45	3,002 82	.....
Toronto Hebrew Benevolent Society.....	107	**1	**40 00	20	71	837 00	11,389 70	.....
Toronto Hearts of Oak Medical Agency.....	161	.....	.....	.....	.....	874 74	141 38	.....
Toronto Hydro-Electric System E.M.B.S.....	145	3	120 00	41	137	521 19	201 46	.....
Toronto Independent Benevolent Society.....	1,295	.....	.....	6	25	226 00	434 65	.....
Toronto Musical Protective Association.....	3,131	1	.....	28	107	321 00	75 00	408 68
Toronto Ry. Employees' Union and Benefit Society.....	1,277	18	15,950 50	511	898 6-7	8,906 50	55,195 09	.....
Toronto Typographical Union No. 91.....	166	13	5,525 00	55	175	1,647 70	8,046 34	.....
Transportation Club of Toronto.....	.....	.....	.....	.....	.....	1,050 00	4,643 20	.....
United Workmen, Ancient Order of*.....	.....	7	210 00	108	521 3-7	2,262 66	656 36	*
Verity Plow Company Relief Association.....	240	{ 1 **4	60 00 **120 00	54	215	1,125 01	2,463 90	.....
Waitresses' Club.....	95	.....	.....	2	13	39 00	206 97	.....
Willys Overland Mutual Benefit Society.....	202	.....	.....	94	249	1,499 00	2,483 57	.....
Young Men's Hebrew Association.....	42	.....	.....	4	19	152 00	1,928 23	.....
Zion Benevolent Society.....	165	.....	.....	13	341	207 00	4,933 90	.....
Totals.....	203,800	2,193	141,14423	21,386	126,860 3-7	581,844 73	4,376,795 88	119,173 78

**Membership, Assets and Liabilities shown in Table No. 1. **No. 256. Amount, \$14,188 00. ‡Amount, \$25 00. (a) About.

Appendix to the Report (1922) of the Registrar of Friendly Societies

VALUATION OF INSURANCE CERTIFICATES OF FRIENDLY SOCIETIES

In the following pages are given summaries of the actuarial valuations as of 31st December, 1922, of those Ontario Friendly Societies that transact life insurance in the Province. The Ontario law requires such valuation from societies transacting life insurance with its members, but the requirement does not at present extend to societies granting sick or funeral benefits only, nor to the sick and funeral funds of any other society.

Although extended details of the respective valuations are on file with the Insurance Department, it has been deemed sufficient to publish herein the net results only, and these are incorporated in the form of valuation sheets so as to show in summary form both the assets (present and contingent) and the liabilities (present and contingent). It is thus possible to form a comprehensive idea of the financial position of a society and to ascertain whether it is in a position to provide for the payment of its contracts of insurance upon the basis of rates and benefits now in force, or whether a readjustment of rates or benefits is necessary to enable the society to carry out its promised obligations.

In each case the valuation has been made by an actuary appointed by the society and is certified by such actuary, whose name is appended to the report. The valuation basis is stated in each case. In several cases the table of mortality used is that from which the so-called "Hunter rates" were derived, and for convenience this table is described as the "Ontario" table of mortality.

ANCIENT ORDER OF UNITED WORKMEN OF ONTARIO

Valuation Balance Sheet

Liabilities

Present value of promised benefits.....	\$5,338,200 00	
Accrued Liabilities (deducted from assets).....		\$5,338,200 00

Assets

Present value of future contributions.....	\$3,598,200 00	
Net Life Insurance Assets 31st December, 1922.....	1,886,600 00	\$5,484,800 00

The ratio of Assets to Liabilities was 102.74%.

The valuation basis was Ontario 4%.

The amount of insurance valued was \$9,769,961.27.

The valuation was made by M. A. Mackenzie, Fellow of the Institute of Actuaries of Great Britain.

CANADIAN ORDER OF CHOSEN FRIENDS

Valuation Balance Sheet

Class I. Members admitted prior to 1st July, 1915.

Liabilities

Present value of promised benefits.....	\$12,155,858 00	
Investment Reserve Fund.....	53,000 00	\$12,208,858 00

Assets

Present value of future contributions.....	\$3,804,749 00	
Net Life insurance assets 31st December, 1922.....	892,994 00	\$4,697,743 00

Deficiency..... \$7,511,115 00

The ratio of Assets to Liabilities in Class I was 38.5%.

The amount of insurance valued in Class I was \$21,360,893.00.

Class II. Members admitted after 30th June, 1915, under whole life policies with disability benefits.

Liabilities

Present value of promised benefits.....	\$393,347 00	
Investment Reserve Fund.....	3,000 00	\$396,347 00

Assets

Present value of future contributions.....	\$324,669 00	
Net Life Insurance Assets 31st December, 1922.....	55,852 00	\$380,521 00

The ratio of Assets to Liabilities in Class II was 96%.

The amount of insurance valued in Class II was \$1,299,750.00.

Class III. Twenty Payment Life policies without disability.

Liabilities

Present value of promised benefits.....	\$47,526 00	
		\$47,526 00

Assets

Present value of future contributions.....	\$45,165 00	
Net Life Insurance Assets 31st December, 1922.....	2,609 00	\$47,774 00

The ratio of Assets to Liabilities in Class III was 100.5%.

The amount of insurance valued in Class III was \$182,500.00.

Class IV. Children's Insurance.**Liabilities**

Present value of promised benefits.....	\$36,662 00	
Special Reserve Fund.....	200 00	
		\$36,862 00

Assets

Present value of future contributions.....	\$32,889 00	
Net Life Insurance assets 31st December, 1922.....	5,117 00	
		\$38,006 00

The ratio of Assets to Liabilities in Class IV was 103.1%.

The amount of insurance valued in Class IV was \$99,259.00.

The valuation bases in the different classes were special death and disability tables recommended by the Actuary with interest at 4%.

The valuation of all classes was made by Sidney H. Pipe, Fellow of the Actuarial Society of America.

CANADIAN ORDER OF FORESTERS**Valuation Balance Sheet****Class A. Members admitted prior to 1st August, 1918****Liabilities**

Present value of promised benefits.....	\$30,255,538 06	
Accrued Liabilities (death claims).....	192,093 70	
Liabilities against General Fund.....	81,586 99	
		\$30,529,218 75

Assets

Present value of future contributions.....	\$7,871,066 76	
Assets credited to Class A at 31st December, 1922.....	6,714,751 94	
		\$14,585,818 70
Deficiency.....		\$15,943,400 05

The ratio of Assets to Liabilities in Class A was 47.78%.

The amount of insurance valued was \$67,978,500.00.

Class B. Members admitted on and after 1st August, 1918.**Liabilities**

Present value of promised benefits.....	\$1,785,133 21	
Accrued Liabilities (death claims).....	7,971 43	
Reserve for Contingencies.....	13,950 77	
		\$1,807,055 41

Assets

Present value of future contributions.....	\$1,645,625 51	
Assets credited to Class B at 31st December, 1922.....	171,998 83	
		\$1,817,624 34

The ratio of Assets to Liabilities in Class B was 100.58%.

The amount of insurance valued in Class B was \$6,607,000.

The basis of valuation in Classes A and B was, N.F.C., 4%.

The valuation was made by Abb Landis, Consulting Actuary, Washington, D.C.

ONTARIO COMMERCIAL TRAVELLERS' ASSOCIATION, LONDON, ONTARIO**Valuation Balance Sheet****Liabilities**

Present value of promised benefits.....	\$890,403 07	
Other Liabilities.....	4,117 59	
		\$894,520 66

Assets

Present value of future contributions.....	\$407,570 87	
Life Insurance Assets 31st December, 1922.....	543,986 78	
		\$951,557 65

The ratio of Assets to Liabilities was 106.3%.

The valuation basis was OM(5) 4%.

The amount of insurance valued was \$1,725,810.00.

The valuation was made by J. D. Buchanan, Fellow of the Actuarial Society of America.

ORDER OF CANADIAN HOME CIRCLES

Valuation Balance Sheet

Liabilities

Present value of promised benefits—Whole Life policies.....	\$3,083,400 00	
Net Liabilities under paid-up certificates.....	18,500 00	
Net Liabilities under disability and life expectancy contracts, 20 payment life certificates and temporary insurance.....	32,200 00	
Accrued Liabilities (death claims).....	17,600 00	
		\$3,151,700 00

Assets

Present value of future contributions on Whole Life policies.....	\$1,986,500 00	
Securities with accrued interest.....	1,096,600 00	
Bank balances in cash.....	19,200 00	
Liens on certificates in force.....	115,100 00	
Assessments due and accrued.....	15,200 00	
		\$3,232,600 00

The ratio of Assets to Liabilities was 102.57%.

The valuation basis was Ontario 4%.

The amount of insurance valued was \$5,945,300.00.

The valuation was made by M. A. Mackenzie, Fellow of the Institute of Actuaries of Great Britain.

ODDFELLOWS' RELIEF ASSOCIATION

Valuation Balance Sheet

Class A. Members admitted prior to 1st August, 1918.

Liabilities

Present value of promised benefits.....	\$10,795,022 00	
Accrued Liabilities (death claims).....	30,000 00	
		\$10,825,022 00

Assets

Present value of future contributions.....	\$5,611,380 00	
Assets credited to Class A, 31st December, 1922.....	2,547,964 00	
		\$8,159,344 00

Deficiency..... \$2,665,678 00

The ratio of Assets to Liabilities for Class A Members was 75.4%.

The amount of insurance valued in Class A was \$22,226,750.00.

Class B. Members admitted after 1st August, 1918.

Liabilities

Present value of promised benefits.....	\$1,078,052 00	
Accrued Liabilities (death claims).....	1,000 00	
		\$1,079,052 00

Assets

Present value of future contributions.....	\$980,838 00	
Assets credited to Class B, 31st December, 1922.....	104,691 00	
		\$1,085,529 00

The ratio of Assets to Liabilities for Class B members was 100.6%.

The amount of insurance valued in Class B was \$3,638,500.00.

The valuation basis for both classes was Ontario 4%, except 20 payment life policies which were valued upon N.F.C. 4%.

The valuation was made by L. K. File, Fellow of the Institute of Actuaries of Great Britain.

CANADIAN ORDER OF ODDFELLOWS

Valuation Balance Sheet

Liabilities

Present value of promised benefits.....	\$1,023,580 00	
		\$1,023,580 00

Assets

Present value of future contributions.....	\$466,291 00	
Net Life Insurance Assets, 31st December, 1922.....	278,023 00	
		\$744,314 00

Deficiency..... \$279,266 00

The ratio of Assets to Liabilities was 72.7%.

The valuation basis was Fraternal Experience Table (Pipe) and interest at 4% (with suitable variations for children's policies and disabled member's policies).

The amount of insurance valued was \$2,106,773.00.

The valuation was made by Sidney H. Pipe, Fellow of the Actuarial Society of America.

KNIGHTS OF MALTA

Valuation Balance Sheet

Liabilities

Present value of promised benefits.....	\$29,009 00	
		\$29,009 00

Assets

Present value of future contributions.....	\$17,407 00	
Life Insurance Fund.....	11,385 41	
		\$28,792 41

Deficiency..... \$216 59

Ratio of Assets to Liabilities was 99.3%.

The amount of insurance valued was \$70,000.00.

The valuation basis was the N.F.C. 4%.

The valuation was made by W. R. Hitchins, Fellow of the Actuarial Society of America.

SONS OF ENGLAND BENEFIT SOCIETY

Valuation Balance Sheet

Liabilities

Present value of promised benefits.....	\$1,434,443 00	
		\$1,434,443 00

Assets

Present value of future contributions.....	\$559,545 00	
Net Life Insurance Assets, 31st December, 1922.....	126,143 00	
		\$685,688 00

Deficiency..... \$748,755 00

The ratio of Assets to Liabilities was 47.8%.

The amount of insurance valued was \$2,681,393.81.

The valuation basis was Fraternal Experience Table (Pipe).

The valuation was made by S. H. Pipe, Fellow of the Actuarial Society of America.

SONS OF SCOTLAND BENEVOLENT ASSOCIATION.

Valuation Balance Sheet

Liabilities

Present value of promised benefits.....	\$1,617,044 00	
Accrued Liabilities (death claims).....	11,500 00	
Reserve for contingencies.....	30,000 00	
		\$1,658,544 00

Assets

Present value of future contributions.....	\$967,281 00	
Ledger Assets and accrued interest, 31st December, 1922.....	883,657 13	
		\$1,850,938 13

The ratio of Assets to Liabilities was 111.6%.

The valuation basis was N.F.C. 4%.

The amount of insurance valued was \$3,436,762.00.

The valuation was made by W. R. Hitchins, Fellow of the Actuarial Society of America.

ROYAL TEMPLARS OF TEMPERANCE.**Valuation Balance Sheet****Liabilities**

Net reserve on outstanding insurance.....	\$651,373 00	
Accrued Liabilities (death claims).....	11,000 00	
		\$662,373 00

Assets

Bonds, Debentures.....	\$269,472 32	
Mortgages.....	389,577 00	
Real Estate.....	42,203 71	
Cash in Banks.....	28,611 14	
		\$729,864 17

The ratio of Assets to Liabilities was 110.2%.

The valuation basis was Ontario 4%, but assuming 4% of the monthly premiums may be required to cover deficiencies in the General Fund and for excess mortality at the older ages.

The amount of insurance valued was \$3,551,250.

The valuation was made by L. K. File, Fellow of the Institute of Actuaries of Great Britain.

UNION ST. JOSEPH OF CANADA.**Valuation Balance Sheet****Liabilities**

Present value of promised benefits.....	\$6,238,843 00	
Claims payable by instalments.....	20,668 93	
Computed value disability claims.....	1,250 00	
Other liabilities.....	10,160 00	
		\$6,270,921 93

Assets

Present value of future contributions.....	\$4,025,620 00	
Assets applicable to benefits less sickness fund.....	2,043,307 58	
Amounts already paid for sickness and other benefits on policies in force.....	185,989 68	
Present value of \$7,400.00 per year for forty years at 4% from interest earnings over 4%, applied to readjust rates on old members.....	146,466 52	
		\$6,401,383 78

The rate of interest earned in 1922 was 5.18%.

The ratio of Assets to Liabilities was 102.1%.

The amount of insurance valued was \$16,675,903.00.

The valuation basis was N.F.C. 4%.

The valuation was made by J. B. Mabon, Fellow of the Institute of Actuaries of Great Britain and Fellow of the Actuarial Society of America.

ANCIENT ORDER OF HIBERNIANS.

Valuation Balance Sheet

Liabilities

Present value of promised benefits.....	\$87,294 00	
		\$87,294 00

Assets

Present value of future contributions.....	\$40,590 00	
Life Insurance Assets, 31st December, 1922.....	27,960 33	
		\$68,550 33
Deficiency.....		\$18,743 67

The ratio of Assets to Liabilities was 78.5%.
The basis of valuation was N.F.C. 4%.
The amount of insurance valued was \$208,200.00.
The valuation was made by W. R. Hitchins, Fellow of the Actuarial Society of America.
The maximum benefit is \$300.00 and the Order is considering the reduction of same to a funeral benefit basis.

GRAND ORANGE LODGE OF BRITISH AMERICA.

Valuation Balance Sheet

Liabilities

Present value of promised benefits.....	\$1,611,380 00	
Accrued Liabilities (death claims).....	11,200 00	
Other Liabilities.....	224 50	
		\$1,622,804 50

Assets

Present value of future contributions.....	\$1,224,438 00	
Assets, 31st December, 1922.....	440,285 70	
		\$ 1,664,723 70

The ratio of Assets to Liabilities was 102.5%.
The basis of valuation was N.F.C. 4%.
The amount of insurance valued was \$3,957,500.00.
This Order, which was formerly registered as an Ontario friendly society, is now licensed by the Dominion Insurance Department and the foregoing balance sheet is a copy of that furnished by the Order to that Insurance Department.

INDEX.—Friendly Societies; being Societies registered by the Province of Ontario for the transaction of insurance therein, etc.

Report page.	Short name of Society.	When organized or incorporated.	Head Office.	Name of Secretary.	For what insurance contracts registered.
60	American Watch Case Company's Employees' Mutual Welfare Association.....	1919	Toronto.....	H. McGowan.....	Sick and funeral benefits.
63	Army and Navy Veterans, Toronto.....	1888	Toronto.....	Thos. M. Burn.....	Insurance against sickness and death
64	Army and Navy Veterans, Hamilton.....	1897	Hamilton.....	E. P. Wyatt.....	Sick and funeral benefits
65	Bain Wagon Co. Employees' Mutual Benefit Association.....	1900	Woodstock.....	Thos. Armstrong.....	Sick and funeral benefits
66	Beaver Sick and Funeral Benefit Club.....	1917	Mt. Dennis.....	E. Savall.....	Sick and funeral benefits
68	Brantford Carriage Co. Ltd., Relief Association.....	1920	Brantford.....	F. G. Brydges.....	Sick and funeral benefits
69	Brown Bros., Limited, Employees' Benefit Society.....	1903	Toronto.....	J. E. Lamb.....	Sick and funeral benefits
70	Brunner Mond Mutual Benefit Society.....	1918	Amherstburg.....	H. M. Stancliff.....	Sick and funeral benefits
72	Canada Cycle and Motor Co., Ltd., Employees' Mutual Benefit Society.....	1918	Weston.....	Percy Knight.....	Sick and funeral benefits
76	Canadian Allis-Chalmers, Ltd., Employees' Mutual Benefit Society.....	1897	Toronto.....	J. E. Ford.....	Sick and funeral benefits
73	Canada Furniture Manufacturers (Limited) Employees' Benefit Society.....	1896	Woodstock.....	R. A. Scott.....	Sick and funeral benefits
74	Canadian Order of Beavers.....	1913	London.....	E. J. W. Griffiths.....	Sick and funeral benefits
78	Canadian Executive Board of the Amalgamated Society of Carpenters and Joiners.....	1914	Toronto.....	W. W. Young.....	Sick and funeral benefits
80	Canadian Hebrew Benevolent Society.....	1920	Toronto.....	J. Schein.....	Sick and funeral benefits
80	Chosen Friends, Canadian Order of.....	1882	Hamilton.....	W. F. Montague.....	Ins. against sickness and disability or death
86	Canadian Order of Rechabites.....	1912	Toronto.....	J. E. T. Paterson.....	Sick and funeral benefits
84	Cigarmakers' Union No. 27, Toronto.....	1894	Toronto.....	J. Pamphelon.....	Sick, funeral and out of work benefits
82	Cigarmakers' Union No. 55, Hamilton.....	1869	Hamilton.....	A. R. Theoret.....	Sick, funeral and out of work benefits
25	Civil Service Mutual Benefit Society.....	1893	Ottawa.....	W. J. Lynch.....	Insurance against sickness and death
88	Cockshutt Plow Co. Relief Association.....	1899	Brantford.....	G. H. Carey.....	Sick and funeral benefits
89	Consumers Gas Co., Employees' Mutual Benefit Society.....	1918	Toronto.....	C. J. Kennedy.....	Sick and funeral benefits
91	Czenstochow Aid Society.....	1916	Toronto.....	J. Potash.....	Sick and funeral benefits
172	Daughters and Maids of England Benevolent Society.....	1895	Toronto.....	W. E. Miller.....	Sick and funeral benefits
93	Dominion Expressmen's Sick Benefit Association.....	1893	Toronto.....	W. M. Carruthers.....	Insurance against sickness and death

97	Dominion Forge & Stamping Co., Limited, Employees' Mutual Benefit Association	1920	Walkerville	E. A. LaCroix	Sick and funeral benefits
95	Dunlop Tire and Rubber Goods Employees' Mutual Benefit Society	1913	Toronto	L. P. Arlett	Sick and funeral benefits
99	Employees' Protective League of the Seaman Kent Company, Limited	1912	Meaford	Geo. Antis	Sick and funeral benefits
100	Evening Telegram Employees' Benefit Society	1912	Toronto	T. Hopmans	Sick and funeral benefits
27	Federated Association of Letter Carriers	1891	Toronto	Alex. McMordee	Insurance against sickness and death
14	Foresters, Canadian Order of	1879	Brantford	Alf. Van Someren	Insurance against sickness and death
101	Gendron Manufacturing Co's. Employees' Benefit Society	1894	Toronto	R. L. Archambault	Sick and funeral benefits
102	Globe Printing Co's. Employees' Benefit Society	1896	Toronto	George Cashman	Sick and funeral benefits
104	Goodyear Relief Association	1919	Toronto	J. H. Thompson	Sick and funeral benefits
105	Gould, Shapley and Muir Company Employees' Relief Association	1913	Brantford	W. J. Davies	Sick and funeral benefits
106	Grand Order of Israel Benefit Society	1908	Hamilton	J. Freedman	Sick and funeral benefits
108	B. Greening Wire Co., Ltd. Employees' Benefit Society	1910	Hamilton	G. S. Battrom	Sick and funeral benefits
109	W. & J. G. Greey's Employees' Mutual Sick Benefit Society	1899	Toronto	F. D. Hunt	Sick and funeral benefits
110	Gutta Percha and Rubber Man'g Co.'s Employees Sick Benefit Society	1901	Toronto	S. F. Wrathall	Sick and funeral benefits
112	H. A. Mutual Benefit Association	1918	Toronto	Geo. Bartholomew	Sick and funeral benefits
114	Hamilton Firemen's Benefit Fund	1910	Hamilton	S. McSweeney	Insurance against sickness and death; also lifetime benefits
116	Hamilton Police Benefit Fund	1891	Hamilton	James McKay	Insurance against death, also lifetime benefits
118	Hamilton Rolling Mills Benefit Society	1905	Hamilton	H. P. Heath	Sick and funeral benefits
120	Hamilton St. Stanislaus Mutual Benefit Society	1916	Hamilton	John Chudy	Sick and funeral benefits
123	Heintzman & Co.'s Employees' Benefit Society	1885	Toronto	Thos. H. Kirk	Sick and funeral benefits
121	Hebrew Sick Benefit Society	1918	Toronto	Chas. M. Gorletsky	Sick and funeral benefits
125	Hibernians, Ancient Order of	1893	Ottawa	T. R. Donovan	Insurance against sickness and death
18	Home Circles, Canadian Order of	1885	Toronto	J. M. Foster	Insurance against sickness and death, also lifetime benefits (including endowments)
127	Imperial Varnish and Color Sick Benefit Society	1911	Toronto	G. N. Hill	Sick benefits
128	Irish Catholic Benevolent Union	1883	Toronto	Robert Scollard	Insurance against sickness and death
130	Italo-Canadese Benevolent Society	1919	Toronto	Peter Carollo	Sick and funeral benefits
132	Judean Benevolent and Friendly Society	1919	Toronto	I. Hornick	Sick and funeral benefits
134	Kietzer Sick Benefit Society of Toronto	1914	Toronto	S. Honeft	Sick and funeral benefits
29	Knights of Malta, Chapter General of Canada	1909	Toronto	H. J. Bentley	Insurance against sickness and death.
136	La Congregazione de la Immacolata Concezione di Maria Santissima	1904	Toronto	G. Frasca	Sick and funeral benefits
137	Ladies' Orange Benevolent Association	1895	Toronto	Mrs. J. Gordon	Sick and funeral benefits
138	Lamp-base and Electric Supply Works Employees' Sick Benefit Society	1920	Toronto	H. M. Robinson	Sick and funeral benefits

INDEX.—Friendly Societies; being Societies registered by the Province of Ontario for the transaction of insurance therein, etc.—Continued

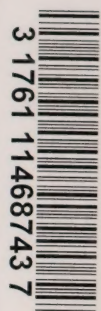
Report date.	Short name of Society	When organized. or incorporated.	Head Office	Name of Secretary	For what insurance contracts registered
140	Linitzer Sick Benefit Society.....	1916	Toronto.....	I. Birman.....	Sick and funeral benefits
141	Loggia Dannunzio Mutual Aid & Benevolent Society.....	1916	Thorold.....	V. A. Caffo.....	Sick and funeral benefits
142	London Police Benefit Fund Association.....	1887	London.....	P. W. Harpur.....	Insurance against death, also lifetime benefits
143	Loyal Order of Moose of Ontario.....	1917	Toronto.....	Norman Heyd.....	Sick and funeral benefits
161	Loyal Orange Young Briton Lodge No. 33.....	1895	Ottawa.....	N. Davidson.....	Sick and funeral benefits
144	Loyal True Blue Association.....	1893	Toronto.....	J. A. Stewart.....	Insurance against sickness and death
7	MacLean Publishing Co., Ltd., Mechanical Division, Mutual Benefit Association.....				
151	Massey-Harris, Toronto, Employees' Mutual Benefit Society.....	1923	Toronto.....	O. J. Hutchinson.....	Sick benefits
149	Massey-Harris, Limited, Brantford, Employees' Benefit Association.....	1883	Toronto.....	Thos. Carruthers.....	Sick and funeral benefits
153	Methodist Book and Publishing House Employees' Benefit Society.....	1894	Brantford.....	Clarence Tune.....	Sick and funeral benefits
154	Mozirer Sick Benefit Society.....	1895	Toronto.....	A. J. Saunders.....	Sick and funeral benefits
32	Mutual Masonic Compact.....	1906	Toronto.....	L. Wainer.....	Sick and funeral benefits
174	National Cash Register Co.'s Employees' Benefit Society.....	1893	St. Catharines.....	H. J. Johnston.....	Insurance against death
156	National Iron Works Employees' Mutual Benefit Society.....	1907	Toronto.....	W. W. Scott.....	Sick and funeral benefits
22	Oddfellows, Canadian Order of.....	1913	Toronto.....	H. Hambleton.....	Sick and funeral benefits
56	Oddfellows, Independent Order of.....	1882	Toronto.....	Robert Fleming.....	Insurance against sickness and death
34	Oddfellows' Relief Association.....	1875	Toronto.....	Wm. Brooks.....	Insurance against sickness and death
147	Oddfellows, Independent Order of, M.U.....	1874	Kingston.....	F. G. Evanson.....	Insurance against disability or death
37	Ontario Commercial Travellers' Association.....	1893	Toronto.....	J. T. Tilley.....	Insurance against sickness and death
158	Orange Grand Lodge of Ontario East.....	1880	London.....	Geo. T. Hair.....	Mortuary benefits
159	Orange Grand Lodge of Ontario West.....	1894	Belleville.....	F. M. Clarke.....	Sick and funeral benefits
40	Orange Grand Lodge of B.A.....	1891	Toronto.....	W. M. Fitzgerald.....	Insurance against sickness and death
162	Ottawa Firemen's Superannuation & Benefit Fund.....	1890	Toronto.....	T. H. Bell.....	Insurance against sickness and death
		1917	Ottawa.....	Jas. J. O'Kelly.....	Insurance against death; also lifetime benefits
163	Ottawa Hebrew Benefit Society.....	1915	Ottawa.....	I. L. Cohen.....	Sick and funeral benefits

157	Ottawa Typographical Union No. 102.....	1895	Ottawa.....	J. A. P. Haydon.....	Sick and funeral benefits
165	Polish Alliance Friendly Society of Canada.....	1907	Toronto.....	A. Purat.....	Sick and funeral benefits
167	Postal Benefit Association of Toronto.....	1894	Toronto.....	A. C. Alderson.....	Insurance against death
170	Pride of Israel Sick Benefit Society.....	1905	Toronto.....	A. Hoffman.....	Sick and funeral benefits
175	Rogers, Wm., Mfg. Co., Welfare Society.....	1919	Niagara Falls.....	M. Sensabough.....	Sick and funeral benefits
43	Royal Templars of Temperance.....	1882	Hamilton.....	C. Van Norman Emory.....	Insurance against sickness and death
176	Roumanian Aid Association Gloria.....	1913	Hamilton.....	Geo. Melnik.....	Sick and funeral benefits
178	Ruthenian Brotherhood of St. John the Baptist.....	1911	Brantford.....	M. Sardynecki.....	Sick and funeral benefits
179	Ryerson Press Benefit Society.....	1921	Toronto.....	T. O. Powrie.....	Sick and funeral benefits
146	Russell Gear & Machine Co. Employees' Mutual Benefit Society.....	1920	Toronto.....	F. B. Sinclair.....	Sick and funeral benefits
180	Sawyer-Massey Co., Limited, Employees' Mutual Benefit Association.....	1911	Hamilton.....	T. J. Barnes.....	Sick and funeral benefits
193	Simmons, Ltd., Employees' Mutual Benefit Society.....	1923	Toronto.....	E. Nelson.....	Sick and funeral benefits
193	Slingsby Mfg. Co., Limited, Employees' Benefit Association.....	1920	Brantford.....	C. B. Hitchon.....	Sick and funeral benefits
196	Societa Italiana di M. S. Guglielmo Marconi.....	1917	Sault Ste. Marie.....	D. Greco.....	Sick and funeral benefits
198	Societa di Mutuo Soccorso Racalmutes.....	1919	Hamilton.....	G. Gifiolo.....	Sick and funeral benefits.
199	Societa di Mutuo Soccorso la Trinacria di Toronto.....	1914	Toronto.....	M. Calderone.....	Sick and funeral benefits
201	Sons of Abraham Benefit Society.....	1919	Hamilton.....	M. Barrach.....	Sick and funeral benefits
46	Sons of England Benefit Society.....	1877	Toronto.....	D. J. Proctor.....	Insurance against sickness and death
206	Sons of Jacob Benevolent Society.....	1918	Toronto.....	M. Zimmerman.....	Sick and funeral benefits
194	Societa Figli di Mutuo Soccorso St. Antonio di Ottawa.....	1919	Ottawa.....	L. Scorcella.....	Sick and funeral benefits
203	Sons and Daughters of Ireland Protestant Association.....	1893	Toronto.....	James Steele.....	Insurance against sickness and death
205	Sons of Italy Mutual Aid and Benevolent Society.....	1914	Niagara Falls.....	J. Parani.....	Sick and funeral benefits
208	Sons of Lithuania Benefit Society.....	1914	Toronto.....	A. Markes.....	Sick and funeral benefits
49	Sons of Scotland Benevolent Association.....	1880	Toronto.....	F. S. Mearns.....	Insurance against sickness and death
210	Sons of Temperance of Ontario, Sick and Funeral Benefit Department.....	1908	Aurora.....	R. E. Maxwell-Davis.....	Sick and funeral enefbits
214	Steel Co. of Canada, Ltd., Hamilton Works Employees' Benefit Society.....	1902	Hamilton.....	G. W. Brent.....	Sick and funeral benefits
182	St. Albert Friendly Society.....	1909	Renfrew.....	T. J. Freemark.....	Sick and funeral benefits
183	St. Boniface Benefit Society.....	1894	Kitchener.....	A. S. M. Ritz.....	Sick and funeral benefits
185	St. David's Y.P.U. Sick Benefit Society.....	1914	Toronto.....	J. B. Whiteley.....	Sick and funeral benefits
168	St. Jean Baptiste Society.....	1888	Ottawa.....	J. Saint German.....	Insurance against sickness and death
187	St. Joseph Aid Society of Formosa.....	1887	Formosa.....	O. Beingsesser.....	Sick and funeral benefits
190	St. Joseph's Mutual Benefit Society.....	1893	Toronto.....	J. Desaulniers.....	Sick and funeral benefits
188	St. Joseph Lithuanian Benefit Society.....	1908	Toronto.....	J. Waselaskus.....	Sick and funeral benefits
52	St. Joseph Union of Canada.....	1864	Ottawa.....	Charles Leclerc.....	Insurance against sickness and death
192	St. Luke Benefit Society.....	1894	Amherstburg.....	C. Charles Odette.....	Sick and funeral benefits
211	Star of Italy Mutual Aid and Benevolent Society.....	1918	Niagara Falls.....	T. Zazza.....	Sick and funeral benefits

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212	Staszower Benefit Society.	1918	Toronto	S. Sonenberg	Sick and funeral benefits
220	Toronto Civic Employees' Benevolent Association	1893	Toronto	A. Duncan	Insurance against sickness and death
218	Theatrical Mutual Association of Hamilton	1907	Hamilton	H. C. Stroud	Sick and funeral benefits
216	Theatrical Mutual Association of Toronto	1886	Toronto	Chas. Leake	Insurance against sickness and death
222	Toronto Firemen's Benefit Fund.	1893	Toronto	H. G. Swalm	Insurance against sickness and death, also lifetime benefits
223	Toronto Hearts of Oak Medical Agency.	1919	Toronto	Alfred Hinwood	Medical aid
230	Toronto Hydro-Electric System Employees' Mutual Benefit Society.	1914	Toronto	Edward Felton	Sick and funeral benefits
224	Toronto Hebrew Benevolent Society.	1899	Toronto	D. Pullan	Sick and funeral benefits
228	Toronto Musical Protective Association.	1887	Toronto	J. Weatherburn	Sick and funeral benefits
226	Toronto Independent Benevolent Association.	1911	Toronto	S. H. Shrott	Sick and funeral benefits
233	Toronto Police Benefit Fund.	1882	Toronto	D. H. Gordon	Insurance against death; also lifetime benefits
235	Toronto Railway Employees' Union.	1897	Toronto	W. D. Robbins	Sick and funeral benefits
236	Toronto Typographical Union No. 91.	1894	Toronto	George Murray	Sick and funeral benefits
232	Transportation Club of Toronto.	1917	Toronto	W. J. Hotrum	Sick and funeral benefits
7	United Workmen, Ancient Order of.	1879	Toronto	W. A. Patterson	Insurance against sickness and death
237	Verity Plow Company Relief Association.	1899	Brantford	Charles Carter	Sick and funeral benefits
239	Waitresses' Club.	1922	Toronto	Jean Johns	Sick and funeral benefits
240	Willys-Overland Employees' Mutual Benefit Society.	1920	Toronto	I. McArthur	Sick and funeral benefits
241	Young Men's Hebrew Association.	1912	Toronto	Harry Zweig	Sick and funeral benefits
243	Zion Benevolent Society.	1911	Toronto	S. Himel	Sick and funeral benefits

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